PROSPECTUS

INTRODUCTION AND SCOPE OF THE COVER

The policy 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 section 1 and general exclusion of this policy wordings. The product is available for short term i.e less than 12 months, annually and long term i.e upto to 5 years.

Special Condition: Expenses incurred on outpatient treatment are excluded unless specifically mentioned in the policy schedule.

Co-payment: We will pay up to the Sum Insured subject to the applicable co-payment as chosen by You and mentioned in the Policy Schedule/Certificate of Insurance

All kind of Pets (Dog and Cat) of the owners would be covered.

The policy has 2 options under **Mandatory coverages** and 14 options under **Optional coverages**

On payment of additional premium, the Policy can be extended to cover optional coverages during the period of insurance.

SECTION 1: COMPREHENSIVE COVER

Scope of 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.

Special Condition: Expenses incurred on outpatient treatment are excluded unless specifically mentioned in the policy schedule.

Co-payment: We will pay up to the Sum Insured subject to the applicable co-payment as chosen by You and mentioned in the Policy Schedule/Certificate of Insurance.

Specific Exclusion Applicable to Section 1:

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 apart 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.

SECTION 2: NAMED SURGERY/ ILLNESS COVER

2 (a) and 2 (b) are mandatory section under the cover;

2 (a) SURGERY COVER

We shall indemnify You for Surgical expenses incurred by You for Treatment of the Insured Pet under this Policy/Group Policy. This Treatment must be carried out by a Vet at his/her Veterinary Clinic and/or Veterinary Hospital and should be necessitated by an Accident/Illness occurring to the Insured Pet during the Policy Period/ Cover Period. The maximum amount We pay under this cover shall be of Sum Insured specifically mentioned in the Policy Schedule/ Certificate of Insurance.
We will also pay towards Medical Expenses incurred in the event of a fracture of any limbs of the Insured Pet under this section which does not require Surgery. The sublimit for this cover shall be as specified in the Policy Schedule/Certificate of Insurance which shall be a part of and not in excess of the Sum Insured applicable to this section.

Surgical Expenses to be Considered

- **Vet Consultation Fee:** Consultation/Examination Fee of the treating veterinarian
- **Medications and Consumables:** Drugs, medicines, consumables (not re-usable), prescribed by a licensed veterinarian. This also includes Anaesthesia, Blood transfusion, Oxygen therapy, cost of internal prosthetic and other devices or equipment if implanted internally during the Surgical Procedure.
- **Surgical Procedures:** Surgical procedures (including Surgeon Fees and/ or Anaesthesia fees) carried out by a licensed veterinarian to treat or diagnose an illness/disease.
- **Boarding Expenses applicable to Section 2(a) and Section 2(b):** Boarding charges at a licensed veterinary Hospital.
- **Pre / Post Surgery Expenses:** The Medical and/or **Diagnostic Expenses** incurred during the
  i) 7 days immediately before the **Surgery**; and
  ii) first 15 days immediately after the **Surgery** are covered, provided that such expenses/costs were incurred for the same **Illness**/**Injury** for which subsequent **Surgery** was required, and the **Company** has accepted the **Claim** for **Surgery**.

We will indemnify You for all above expenses incurred up to the Sum Insured under this section with sublimit under each heads as specifically agreed by Us and mentioned on the Policy Schedule provided the Pet has to undergo any of the Surgical Procedures as specified in Annexure-I

2 (b): HOSPITALISATION COVER

Scope of Cover:

We shall indemnify You for all reasonable and customary charges made for in-patient Treatment for Illness as specified in Annexure II or Accidental Injury to the Insured Pet, carried out in a Veterinary Hospital and necessitated/ Medically Required by an Incident occurring to the Insured Pet during the Policy Period/ Cover Period subject to the per day hospitalization limit, not exceeding the sum insured mentioned in the Policy Schedule/ Certificate of Insurance.

Specific Exclusion Applicable to only Section 2(b):

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, claim under this section shall be admissible with prior intimation/notification to us, subject to Co- Payment of 30% for each insured event.
2. No indemnity shall be available under this cover for any Incident claimed under Section 4 (OPD Cover).

Specific Exclusions applicable to Section 2(a) and Section 2(b):

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. Cosmetic, aesthetic, or elective Surgery such as tail docking, declawing, removal of eyelashes, cropping of ears or any other procedure, any experimental Surgeries.
    ii. Pregnancy or giving birth, whelping, pet grooming, breeding, or skin diseases.
    iii. 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.
    iv. 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.
    v. Dental Surgery unless the cover is specifically availed under dental treatment cover.
    vi. Any elective Treatment, any preventive Treatment or any Treatment that You choose to have carried out, including any complications that arise thereof.
2. Fees for Treatment of an Illness or Injury for which the Insured pet was advised prior to commencement of the Policy/Group Policy by a Vet to take preventive measures and he/she did not do so.
3. Any Claim arising from expenses incurred for Treatment of an intentional Injury or condition as a result of abuse (including persistent neglect) of Insured Pet, by the Insured or a member of the Insured's household.
4. 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.
5. Vaccination and micro-chipping, other than the cost of treating any complications that arise from this procedure.
6. Cost of artificial body parts and/or prosthesis.
7. Non-medical cost incurred for Treatment of Insured Pet

8. Expenses which can be covered under any other Section of this Policy/Group Policy.
9. 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
10. Any other occupational, professional or business uses of the Insured
11. For any Incident, a Claim shall be admissible under either Section 2(a) or Section 2(b) but not both.

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.

Specific Exclusions:

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.

NOTE:

- Accidental and Illness Death Benefit Cover will not be available for Giant Dog Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
- Accidental and Illness Death Benefit Cover will not be available for Cats of all Breeds over the age of 7 years, except if renewed with Us without break.
- In the event of death of the Insured Pet, where such death is attributable to or caused due to a Terminal Diseases, where Insured Pet is covered under both Section 3 and Section 14, and where a Claim under Terminal Diseases Cover is already admitted under the Policy, the Company will pay the Sum Insured specified against this benefit in the Schedule/Certificate of Insurance minus any sums already admitted for payment under the Terminal Diseases Cover under the Policy/Group Policy.

SECTION 4: OPD COVER

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

Deductible:

A compulsory Deductible of 10% of the Claim amount, subject to a minimum of Rs. 1000/- is applicable on each and every Claim unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.

Specific Exclusions:

a. Any Claim related to Glaucoma shall not be payable under this Section.
b. Any Claim arising out of a Surgery conducted on the Insured Pet.
c. Any expenses which can be covered under any other Section of this Policy/Group Policy

NOTE:

- OPD Cover will not be available for Giant Dog Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
- OPD Cover will not be available for cats over the age of 7 years of age except if renewed with us without break.

SECTION 5: THIRD PARTY LIABILITY COVER

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.

Specific Exclusion:

We will not be liable for any claims caused by or resulting directly or indirectly from:

- Liability which is expected or intended or assumed by You.
- Liability arising out of or in connection with a business engaged in by You.
- Claims where no liability is established by a competent court or tribunal or forum constituted under applicable law.
- 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.
- Any Claim arising from breach of quarantine restrictions or import or export rules and regulations
- 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.
- 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.
- Any claim by a Vets, trainers, kennel employees, breeders, shop owners, where the incident has occurred in the course of conducting their profession/occupation.
- Any claim for penalty or fines or legal expenses or cost as adjudged by competent criminal court or Government authorities.
- Any claim arising out of any contractual liability.

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.

Specific Exclusions:

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.
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.

Special Conditions:

1. Upon happening of a loss, you will have to immediately report the loss to the Police Authorities and get a First Information Report (FIR) lodged.
2. Every effort shall be made to trace out the Insured Pet including, if necessary, advertisements in local newspapers.
3. You shall intimate Us by registering a Theft /stolen incidence within 24 hours from the event of loss. You shall furnish the Claim intimation number once You submits the final Claim document in event of no trace of the Insured Pet within 45 days.
4. If the Insured Pet is not found within 45 days from the date of disappearance in spite of various attempts, submit a Claim for Theft or Straying to Us (no later than one year after the date Insured Pet went missing).
5. If Insured Pet is found or subsequently returned, you must repay the full amount that has been paid under this cover of the Policy/Group Policy.

NOTE:

- Theft / Lost / Straying Cover will not be available for Giant Dog Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with Us without break.
- Theft / Lost / Straying Cover will not be available for cats above age of 7years of age except if renewed with Us without break.

SECTION 7: TRIP CANCELLATION COVER

In the event of an admissible claim under section 1 (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.

We will pay only for expenses incurred on domestic Travel. The travel expenses incurred for alternative travel arrangement must be of the same class and/ or type as the cancelled travel arrangement. Otherwise, the lower of cancelled travel arrangements and alternative travel arrangements shall be payable.

Specific Exclusions:

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 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 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.

The claim can be made up against this Optional Cover under the following:

- Vet Consultation Fees: Consultation/Examination Fee of the treating veterinarian.
- Medications and Consumables: Drugs, medicines, consumables (not re-usable), prescribed by a licensed veterinarian. This also includes Anaesthesia and surgical Consumables (not re-usable).
- Diagnostic procedures: Necessary Procedures such as x-rays and blood tests used to make a diagnosis for same illness.
- Surgical procedures: Surgical procedures (including Surgeon Fees and/ or Anaesthesia fees) carried out by a licensed veterinarian.
- Hospitalisation / boarding: Hospitalisation / boarding charges at a licensed veterinary hospital.

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 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 veterinarian
Medication and consumables	Drugs, medicines, pheromone products, prescribed by a licensed veterinarian

Provided that:

a) Clinical signs/symptoms were first shown within the Policy period.
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

Specific Exclusions:

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 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

Specific Exclusions:

a. Planned caesarean birth(s), unless medically necessary and as confirmed by your vet

b. Routine pre-natal examination(s)
c. Pre-breeding test(s)
d. Fertility treatment(s)
e. Artificial insemination(s)
f. Any commercial breeding related activity.

Specific Condition:

a. Waiting period of 6 months applicable for this coverage
b. Pregnancy related expenses are covered once in a policy year.

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.

Provided that,
1.Licensed Veterinarian has prescribed the abovementioned specialized therapies.
2 Specialized therapies are covered up to the number of sessions opted and mentioned in Policy schedule. Maximum fees per session for Specialized therapies is as mentioned in your Policy Schedule.
3.The claim will only be payable if the treatment or therapy taken is for the same illness or injury for which claim was triggered under section 1 or section 2(a) and 2(b).

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 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.

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

Specific Exclusions:

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 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.

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

Specific Exclusions:

More than one Claim shall not be honored under this Section during the lifetime of the pet.

NOTE:

- Long Term Care Cover will not be available for Giant Dog Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
- Long Term Care Cover will not be available for cats over the age of 7 years, except if renewed with us without break.

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.

PET CARE SERVICES – FACILITATION

We, at your request, will provide assistance in availing the pet care services through a third-party service provider during the policy period.
This includes, but not limited to below services -

1. Pet boarding
2. Pet walking
3. Pet minding
4. Online pet consultation
5. Pet grooming
6. Pet Accessories

In the event when you seek our assistance for any of the aforementioned services, we will provide contact details of the nearby service providers in related field and earnestly try to ensure their first contact, in order to provide convenience to you. However, we are not responsible for the quality of services provided by the service provider. All monetary or other transactions shall be directly between you and the Service Provider. The Company role shall end as soon as we provide contact details of the service provided to you. The final decision to avail the services will rest with you. In case such services are not available in that area, we shall not be held responsible in any manner, whatsoever.

WAITING PERIODS:
Claims under the Policy are covered subject to the Waiting Period as specified below:

- Claims received within 30 days from the first Policy **Commencement date**, under any section of the Policy, shall be excluded except claims arising due to an **Accident**.

*The Company at its discretion may agree to waiting period/limits other than as specified above 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.

GENERAL EXCLUSIONS:

The Company will not pay any Claim whatsoever under any of the Sections, in any circumstances that are shown below:

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.
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.

SPECIFIC CONDITIONS:

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- Pet Owner's premises named in the Policy Schedule/Certificate of Insurance.
3. The Pet Owner 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 Pet Owner 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 Pet Owner 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 Pet Owner shall provide the Insured Pet sufficient and proper food, water, shelter and Treatment and shall keep secure all fences. The Pet Owner 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:
   - 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.

Cancellation

The Pet Owner can cancel the policy at any time during the term, by informing the company.

The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.

The company shall –

i) refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.

ii) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced

Discounts

1. Pets having RFID as identification ID will get discount of 5%
2. Pet Parents opting for long term policy will get discount. Two years' policy will get discount of 10% and Three-year, Fourth year and Fifth year policy will get discount of 15%, as opted

Grievances

In case the Pet Owner is aggrieved in any way, the Pet Owner may contact the Company at the specified address, during normal business hours and person may contact the Company through

Website: www.icicilombard.com Toll free: 1800 2666

Email: customersupport@icicilombard.com

ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor-Interface 16 , Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064

There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution

Pet Owner may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit https://www.icicilombard.com/docs/default-source/policy-wordings-product-brochure/final-gro-mapping.pdf.

lf Pet Owner is not satisfied with the redressal of grievance, insured person may contact the grievance redressal officer at the details provided in the below link:

https://www.icicilombard.com/grievanceredressal.com

lf Pet Owner is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255

Pet Owner may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman

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