

PROSPECTUS PET ASSURE POLICY

At Universal Sampo General Insurance Co. Ltd., we comprehend the importance of your pet dog and cat's well-being and healthcare and that your pets are more than just animals – they're cherished members of your family. That's why we've developed Pet Insurance cover which goes beyond mere coverage, a comprehensive insurance plan specifically designed to cover all expenses related to your beloved canine's health care needs, whether it's emergency hospitalization expenses, specific or chronic illnesses, or OPD expenses, we're here to shoulder the financial burden, so you can focus on what truly matters – the well-being of your beloved pets.

This insurance product offers both base and optional covers. While the base covers are available for all policies, the optional covers allow you the flexibility to select from a diverse range of benefits, tailoring an insurance policy that best suits the needs of your pets and safeguarding their health, happiness, and wagging tails for a lifetime of memories together.

1. Who can buy this Policy?

This policy can be bought by any individual mentioned in the Schedule, who is a pet dog and/or cat owner residing in the same residence as the individual (referred to as Insured/you/your hereinafter), can purchase this policy for protection against expenses related to treating the covered pet in case of accidents or illnesses, as per the Policy's terms and conditions. (referred to as Insured pet hereinafter).

2. What is covered under the Policy?

A) BASE COVERS

The Policy provides the below covers:

1. Death Due to Accident
2. Death Due to Illness
3. Hospitalisation Expenses
4. Specific Illness Cover

NOTE:

The Insured can either opt Hospitalisation Expenses or Specific Illness cover and not both

B) OPTIONAL COVERS

Insured can select any covers from the below list:

1. Terminal Diseases Expenses
2. Surgery Expenses
3. Long Term Care Cover
4. OPD Expenses

5. Pregnancy & Related Complications
6. Insect or Vector Borne Diseases
7. Recovery Care
8. Dental Treatment
9. Health Checkup
10. Wellness Services
11. Cremation Cost
12. Lost / Stolen Dogs
13. Third Party Liability
14. Emergency Pet Minding
15. Tag Cover
16. Loss of show entry fees
17. Road Ambulance

3. Policy can be availed for Sum insured ranging from Rs. 10,000/- to Rs. 200,000/-.

4. Tenure- 1year - 3 years

5. ELIGIBILITY CRITERIA

- a. All dogs & Cats can be covered under the Policy, provided they are of good health and within the defined age brackets based on their classification.
- b. Classification of breeds - Small/Medium/Large/Giant.

a. Classification of breeds on the basis of weights (at the time of maturity, usually between 15 months to 18 months)

Category Weight	Range (in KG)
Small	10 Kg
Medium	Above 10 and up to 25 kg
Large	Above 25 and up to 40 kg
Giant	Above 40 kg

6. INSURABLE AGE

Breed Type	Coverage Age		
	Minimum Entry From	Maximum Entry Age	Maximum Ceasing Age of Pet
Small	3 months	84 months	120 months
Medium	3 months	84 months	120 months
Large	3 months	84 months	120 months

Giant	3 months	48 months	72 months
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7. PRE-REQUISITE

The Insured is required to submit along with the Proposal, four photographs of the Insured Dog and Cat as per the specifications given below:

- 1) Face photograph
- 2) Tagging (digital/non digital etc.) and/ or
- 3) Prominently showing the identification mark, if any
- 4) Photograph from right side
- 5) Photograph from left side
- 6) Any other documents, if required by the company to establish good health, identification, etc. of the pet dog.
- 7) Any other method prescribed/accepted by the Company from time to time

Note: All eligible Pet Dogs and Cats belonging to the Proposer must be proposed for insurance and there should not be selection of Dogs and Cats for insurance/ else details of current policy of already Insured dog or cat with any other Insurance company should be provided with proposal.

In case of a new dog being purchased post policy issuance, should be duly informed to the insurer.

8. COVERAGE

A) BASE COVERS

This section lists the contingencies coverable under this policy. Choosing any one out of Coverage Section A.1 to A.4 is compulsory

1. Death Due to Accident

The Company shall pay the Sum Insured as shown on the Policy Schedule/ Certificate of Insurance if the Insured Pet under this Policy dies because of an 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 Accident during the Policy Period.

Specific Exclusions applicable.

**NOTE:

1. Death Benefit Cover will not be available for Giant Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
2. In the event of death of the Insured Pet, where such death is caused due to a Terminal Diseases, where Insured Pet is covered under both Death due to Accident and Terminal Disease Expenses, and where a Claim under Terminal Diseases Expenses is already admitted under the Policy, the Company will pay the Sum Insured specified against this benefit in the Policy Schedule/Certificate of Insurance minus any sums already admitted for payment under the Terminal Diseases Expenses cover under the Policy.

2. Death Due to Illness

The Company shall pay the Sum Insured as shown on the Policy Schedule/Certificate of Insurance, if the Insured Pet under this Policy dies because of an Illness or as a result of the Vet putting Insured dog to sleep in order to alleviate its incurable and inhumane suffering due to an Illness during the Policy Period.

Specific Exclusions applicable.

****NOTE:**

1. Death Benefit Cover will not be available for Giant Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
2. In the event of death of the Insured Pet, where such death is caused due to a Terminal Diseases, where Insured Pet is covered under both Death due to illness and Terminal Disease Expenses, and where a Claim under Terminal Diseases Expenses is already admitted under the Policy, the Company will pay the Sum Insured specified against this benefit in the Policy Schedule/Certificate of Insurance minus any sums already admitted for payment under the Terminal Diseases Expenses cover under the Policy.

3. Hospitalization Expenses

The Company will pay all the reasonable and customary charges incurred towards In-patient treatment up to the Sum Insured mentioned in the Policy Schedule / Certificate of Insurance, carried out in a veterinary Hospital due to illness or injury to the Insured Pet during the Policy period.

Specific Exclusions applicable.

4. Specific Illness Cover

The Company will pay all the reasonable and customary charges incurred towards In-patient treatment carried out in a veterinary Hospital due to defined illness to the Insured Pet during the Policy period up to the Sum Insured, Subject to terms and conditions specified in the Policy Schedule / Certificate of Insurance.

****NOTE:**

The Insured can either opt Hospitalisation Expenses or Specific Illness cover and not both.

B) OPTIONAL COVERS

1. Terminal Disease Expenses

The Company shall pay the lump sum amount as mentioned in the Policy Schedule / Certificate of Insurance, if the Insured dog is diagnosed with any of the Terminal diseases listed as below, which first occurs or manifests itself during the Policy Period and the Insured dog survives a minimum period of 30 days from the date of diagnosis.

For Dogs	For Cats
1.All types of Cancer	1.All types of Cancer
2.Kidney Failure	2.Kidney Failure
3.Coagulations Disorders	3.Coagulations Disorders
4.Cardiac Dysfunctions	4.Cardiac Dysfunctions

5. Canine Distemper	5. Feline Distemper
6. Leptospirosis	6. Leukemia

2. Surgical Expenses

The Company will reimburse the Surgical Expenses incurred towards the Treatment of the Insured Pet under this 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 up to the Sum Insured mentioned in 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.

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. These expenses shall be covered within the Sum Insured limit applicable to this section

3. Long Term Care Cover

The Company will pay You the lump sum amount as specified in the Policy Schedule/ Certificate of Insurance 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.

For Dogs	For Cats
1. Epilepsy	1. Epilepsy
2. Pancreatitis	2. Pancreatitis
3. Cushing's Syndrome	3. Jaundice
4. Diabetes	4. Diabetes
5. Thyroid Dysfunction	5. Thyroid Dysfunction
6. Ascites	6. Ascites
7. Glaucoma	7. Paralysis with complete or permanent loss of one or more limb
8. Inflammatory Bowel Disease	8. Cystitis

Specific Exclusions applicable.

**NOTE:

1. 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.
2. Long Term Care Cover will not be available for cats over the age of 8 years, except if renewed with Us without break.

4. OPD Expenses

The Company will reimburse the costs incurred by Insured for the treatment of the Insured dog, carried out by a Vet at his/her Veterinary Clinic, up to the amount specified in Policy Schedule/ Certificate of Insurance for the following Illnesses:

1. Soft tissue Injuries due to accidents (excluding fractures/injuries to bones, joints, tendon and ligaments)
2. Any poisoning/toxicity
3. Pneumonia
4. Ear / Aural hematoma
5. Gastritis
6. Gastro-enteritis
7. Colitis
8. Meningitis
9. Upper Respiratory Tract infection
10. Conjunctivitis
11. Uveitis
12. Eye infection
13. Anal gland infection
14. Ear inflammation (Otitis)
15. Ear infection
16. Blocked tear duct
17. Infected tear duct
18. Vestibular syndrome
19. Haematomas
20. Bronchitis

Specific Exclusions applicable.

5. Pregnancy & Related Complications

The Company will pay for the expenses incurred for Pregnancy hospitalisation or Complications arising out of Pregnancy which requires hospitalisation of Insured Pet within Policy Period.

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 animals include:
 - a) Eclampsia (Milk fever)
 - b) Postpartum Haemorrhage
 - c) Retention of the foetal membranes or offspring
 - d) Metritis
 - e) Mastitis

Specific Exclusions applicable.

6. Insect or Vector Borne Disease

The Company will reimburse Medical expenses incurred due to Insect/Vector borne illness/diseases within Policy period towards Insured Pet. The Sum Insured would be payable upto maximum 50% of the Base SI.

Disease covered are:

- a. Babesiosis
- b. Haemobartonellosis
- c. Anaplasmosis
- d. Ehrlichiosis
- e. Dirofilaria/Heart worm disease

7. Recovery Care

The Company will reimburse expenses incurred towards Alternative and Complimentary therapies such as Herbal medicine, Homeopathic medicine, Hydrotherapy, Physiotherapy, Acupuncture, and Osteopathy taken for your Insured Pet up to the Sum Insured mentioned in your Policy Schedule. Provided,

- i. Herbal medicine and Homeopathic medicine are covered up to the percentage of Base Sum Insured specified in Policy Schedule
- ii. Hydrotherapy is covered up to the number of sessions mentioned in Policy schedule.
- iii. Hydrotherapy is covered, as long as it is carried out in a pool owned by the Veterinary Practice.
- iv. The claim will only be payable if the treatment or therapy taken is for the same illness or injury for which Base Coverage claim is triggered.

8. Dental Treatment

The Company will extend the Base Coverage towards Veterinary Dental Treatment of Insured Pet up to 5% of the Base Sum Insured limit. The limit is within Base Sum Insured only. Dental illnesses covers :

- a. Teeth abscess or infected teeth
- b. Gingivitis
- c. Periodontal disease
- d. Periodontitis

Provided;

- i. Insured Pet's teeth must be Examined by a Veterinarian at least once every 12 months. In case of a claim, a dental health report of its yearly examination must be submitted to the Company, if requested.

Specific Exclusions applicable.

9. Health Check up

We will reimburse at the time of third policy renewal the Health Check-up Expenses incurred for Insured Pet up to Sum Insured specified in Policy Schedule/ Certificate of Insurance within Policy period. Provided;

- i. Policy with Us for 3 policy years,
- ii. No claims during the block of 3 years

10. Wellness Services

i. Pharmacy

The Company will arrange Pharmacy services with offers for

- ii. Daycare
- iii. Doctor on call
- iv. Grooming Services
- v. Vaccination

11. Cremation Cost

The Company will pay for cremation, burial and disposal of the carcass of the Insured Pet following its death due to an insured peril over and above the Death benefit Sum Insured, wherever a Death Claim is admissible under the Policy.

12. Lost/Stolen Dogs

The Company will pay up to 25% of the Sum Insured, in the event that the Insured Dog is lost or stolen (ie, for at least 7 continuous days during the Policy Period), towards the cost of advertising locally (provided that such advertisement is permitted in the Insured's locality and has received the written approval of the Company prior to advertising) and for offering a reward for the recovery of the Insured Pet.

The Company will pay the Insured Dog's valuation at the time of purchase/adoption, up to the Sum Insured, in the event that the Insured Pet is permanently lost or stolen (ie, for at least 90 continuous days provided the loss occurs during the Policy Period, and is not recovered despite the use of the advertising and offering a reward), provided

- a. Has immediately reported the loss to the Police Authorities and a General Diary entry has been lodged for the same, and
- b. has intimated the Company in writing by registering a lost/stolen incidence within 24 hours from the event of loss.

Specific Exclusions applicable.

13. Third Party Liability

The Company will pay the Insured, if he/she becomes legally liable to pay for any bodily Injury and/or property damage and/or sickness and/or Death of a third party due to any one event or multiple events occurring during the Policy Period involving the Insured pet. The Company shall also indemnify the Insured for the Legal expenses and costs incurred by him/her for defending the Claims lodged against them, up to the Sum Insured specified in the Schedule.

Specific Exclusions applicable.

14. Emergency Pet Minding

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 by the Insured towards 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 Insured or a member of the Insured's 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 Insured/Family member's death.

15. Tag Cover

We will reimburse the actual loss incurred up to the amount specified in the Schedule / Certificate of Insurance in relation to the permanent and total loss of the Insured Person's Portable Electronic Equipment due to any Accidental damage, loss during the Policy Period. Provided, we have received the details of the Tag in advance at the time of policy purchase along with receipt of the purchase.

Specific Exclusions applicable.

Age of the Tag	Depreciation %
0 – 6 months	30%
6 – 12 months	45%
12 – 18 months	60%
18 > months	75%

16. Loss of show entry fees

The Company will pay towards the loss of Show entry fees when the Insured Pet which is registered with the Kennel Club is unable to attend the show because of accident or illness covered under the Policy.

17. Road Ambulance

The company will reimburse expenses incurred towards ambulance charges for transportation of an Insured Pet from home to Hospital or between Hospitals, per hospitalization upto the Sum Insured mentioned in the Schedule.

We will reimburse payments under this Benefit provided that:

- i. The ambulance services of a Hospital or a registered ambulance service provider is utilized.
- ii. The original Ambulance bills and payment receipt is submitted to Us.

(Please refer Policy Wordings for Specific Exclusions pertaining to each covers.)

9. What is not covered under the Policy?

We will not accept any claim payment under this Policy caused by, based on, or arising out of any of the following, unless specifically agreed and mentioned elsewhere in the Policy Schedule:

1. Accidents occurring and/or disease contracted prior to commencement of risk. This exclusion is not applicable for the Policies renewed in continuity.
2. Any Claims for Diseases for which preventive medicines/vaccines has not been taken.
3. Any excess amount as shown on the Policy Schedule against each Section.
4. Any claim for cost incurred towards Terminal illness.
5. Any claim for surgical expenses.
6. Any Claims for Costs or fees for experimental procedures.
7. Any Claims for costs incurred on alternate treatments.
8. Any Claim for treatment of disease or accidental Injury to working dogs and volunteer dogs.
9. 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.
10. Any consequential loss, how so ever arising.
11. Any Claims for a Pet not identified in the Policy Schedule.
12. Any Claims arising outside the territorial limits of India.

13. The confiscation or destruction of Insured Pet by Government or Public Authorities, or under applicable laws
14. The Insured breaking any laws, or regulations, including those relating to animal health or importation.
15. Any medication or treatment not recommended by a Vet.
16. Where fraud has been committed against the Company or where false information has been provided to the Company.
17. Any loss where the Insured is entitled to indemnity under any other insurance.
18. If the Insured Pet is sold or where any financial interest whatsoever is parted with by the Insured, whether temporarily or permanently.
19. Any endemic disease as declared by the Indian local authorities or State or Central Government.
20. Any Illness that Insured Pet contracted while outside India that it would not normally have contracted in India
21. Legal expenses, fines and penalties connected with, or resulting from, a Criminal Case or an Act of Parliament made in India.
22. Any Claim for treatment of a third party as a result of the disease transmitted from animals to humans.
23. Malicious or willful Injury or neglect, or gross negligence to Insured Pet caused by the Insured, his/her agent, employees or members of Insured's family and unskillful treatment.
24. Any Claim in respect of a Pet, categorized as dangerous Pets by State or Central government authority.
25. Any charges or fees billed by the treating Vet to complete a Claim form or to provide information to support Insured's Claim.
26. 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, or terrorist activities.
27. 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.
28. 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 other-wise.;
29. 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.
30. Treatment for any Congenital abnormalities.
31. Treatment undergone purely for cosmetic or psychological reasons to improve appearance
32. Dental Treatment including Surgical Procedures for the treatment of bone disease when related to gum disease or damage, or treatment for, or treatment arising from, disorders of the temporomandibular joint except if Injury is due to an Accident.
33. Any Claim arising from skin related treatments
34. Any non-medical cost and expenses.
35. Legal Expenses, fines and penalties connected with, or resulting from, a criminal case or an act of Parliament made in India
36. Any Government/legal restrictions relating to a particular breed being kept as a pet.
37. Any Surgeries/Hospitalization which are not necessitated due to any Accident/Illness, including but not limited to:
 - a. Cosmetic, aesthetic or elective Surgery such as tail docking, declawing, removal of eyelashes, cropping of ears or any other procedure, any experimental Surgeries
 - b. Pregnancy or giving birth, whelping, pet grooming, breeding or skin diseases.
 - c. Removal of any abnormal growth such as a wart, abscess, benign and malignant tumors. However, this exclusion shall be waived off after 2 consecutive renewal.
 - d. 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.

- e. Dental Surgery
- f. any elective Treatment, any preventive Treatment, or any Treatment that You choose to have carried out, including any complications that arise thereof.

10. WAITING PERIOD

We are not liable to pay for any expenses arising out of any treatment which takes place during waiting periods.

A. Initial Waiting Period

Any disease contracted or injury suffered by your Insured Pet during the initial (First) number of days as mentioned in Your Policy Schedule will not be covered, unless Your Pet has been insured under this Pet Assure Policy continuously and without any break in the previous Policy Year. However, if during renewal, you decide to increase your Sum Insured, a fresh waiting period will be applied to just on the increased part of the Sum Insured only.

B. Pre-existing Disease

Pre-existing Diseases, as defined in this Policy will not be covered until the number of months as mentioned in your Policy Schedule are not completed, from the starting date of your first policy with us.

C. Specific Waiting Periods

The Illnesses and treatments listed below will be covered but, are subjected to a Specific Waiting Period as mentioned in Your Policy Schedule, and as long as your Insured Pet has been insured continuously under this Policy without any break:

- i. **Orthopaedic Conditions:** Angular limb deformities, Arthritis/Osteoarthritis/Septic arthritis, Bowlegs, Carpal valgus, Carpal varus, Cervical spondylomyelopathy/Wobblers syndrome, Cervical vertebra malformation, Cranial cruciate ligament rupture/tear, Craniomandibular osteopathy, Degenerative disc disease, Degenerative joint disease (DJD), Disc herniation / disc prolapse / slipped disc, Elbow dysplasia, Growth plate disorders, Hip dysplasia, Intervertebral disc disease (IVDD), Legg-Calve-Perthes disease (Avascular or aseptic necrosis of the femoral head), Osteochondritis dissecans (OCD), Osteochondrosis, Osteomyelitis, Panosteitis, Patellar luxation, Periostitis, Spondylitis, Spondylosis
- ii. **Other illnesses:** Cataract, Disorders of Retina, Entropion/Ectropion, Hernia of all sites, Radial nerve paralysis.
- iii. **Behavioural Disorders-** Aggression, Coprophagia (Dung eating), Hyper sexuality, Pica, Hysteria, Rage syndrome, Neurosis, Separation anxiety.

11. RENEWAL PROCESS

- The Company is not bound to accept any renewal premium or give notice that renewal is due. On renewal, the benefits provided under the Policy and/or terms and conditions of the Policy including premium rate may subject to change. Under normal circumstances, renewal of Policy will not be refused except on the grounds of Insured's moral hazard, misrepresentation, mis-description or non-disclosure of any material fact, fraud, or Insured's non-cooperation. (Subject to Policy is renewed annually with Universal Sampo General Insurance Company Limited within the Grace period of 30 days from date of Expiry)

- In case of our Company's own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. However, any Claim during the break period will not be admissible under the Policy.
- For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to the Company, it would be processed as a new business proposal with fresh waiting periods.

12. ALTERATION OF RISK

The Policy, the schedule, the proposal form, endorsements, Annexures shall constitute the complete contract of insurance. No change or alteration of the risk in this Policy shall be valid or effective and this Policy shall cease in case of any such alteration.

13. TERRITORIAL LIMITS

The cover provided under this Policy is restricted to Claims occurring in India, and determined according to Indian Law, and the obligation of the Company to make payment or shall make payment in Indian Rupees only.

14. CLAIMS PROCEDURE

A. CLAIM INTIMATION

It is a condition precedent to the Company's liability hereunder that upon happening of any insured event under this Policy the Insured shall:

- a. Immediately give notice to the Company on the tollfree numbers 1800-22-4030, 1800-200-4030 or Email us at contactclaims@universalsompo.com healthserve@universalsompo.com within at least 24 hours from the moment of loss and provide the Company with such information and documentation (in relation to the quantum of the Claim and otherwise) that the Company may request within 15 days from such notification of loss.
- b. Immediately obtain the services of a qualified Veterinary doctor and get the pet dog properly treated in the event of an illness or accident.
- c. The Company shall disclaim liability to the Insured for any Claim hereunder and if such Claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the Claim shall for all purposes be deemed to have been abandoned and shall not hereafter recoverable hereunder.
- d. On receipt of all required information/ documents that are relevant and necessary for the Claim, the Company shall, within a period of 30 days offer a settlement of the Claim to the Insured. If the Company, for any reasons, decides to reject a Claim under the Policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document. In the event the Claim is not settled within 30 days as stipulated above, the Company shall be liable to

pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the Insured/Claimant by insurer till the date of actual payment.

e. LIST OF DOCUMENTS REQUIRED AT THE TIME OF POLICY ISSUANCE

- ✓ Duly filled Proposal Form
- ✓ Video of the pet walking and Color Photos from all sides (With newspaper of Proposal date in same frame or through Insurance Wallet) or Color Photo of RFID tag with the Identification Number clearly visible where identification is done on basis of Photographs/ Videos
- ✓ Diagnostics Test Results if customer opts for PED cover being effective from succeeding day
- ✓ Description/details which can exactly and uniquely identify the pet proposed to be insured
- ✓ Self-declaration on vaccinations conducted on time & declaration for insurable interest
- ✓ Purchase Proof (in case of SI above max price as per pricing matrix has been selected by the Insured)
- ✓ Pedigree Certificate (in case customer has selected pet to be of pedigree lineage)

f. Unless otherwise decided by Company, following basic documents will be necessary for processing of a Claim under this Policy –

- ✓ Duly completed claim form
- ✓ Vaccination Certificates
- ✓ Death Certificate along with colored photographs of the deceased dog (in case of claim under Mortality Benefit Cover)
- ✓ Vet Medical Papers and Bill (in case of claims under Hospitalization Expenses, Mortality Benefit Cover, Long Term Care Cover and OPD Cover)
- ✓ Copy of General Diary Entry lodged by Police (in case of claim under Theft/Lost/Straying Cover)
- ✓ FIR (in case of claim under Third Party Liability Cover)
- ✓ Copy of advertisement (in case of claim under Theft/Lost/Straying Cover)
- ✓ Hospital bill (in case of claim under Hospitalization)
- ✓ Court Orders (in case of claim under Third Party Liability Cover)
- ✓ Diagnostics Report (in case of claim under Terminal Diseases Cover, Long Term Care Cover and OPD Cover)
- ✓ Any other documents if required by the Company to process the claim

Note: Based on the type of pet covered, the Company at its discretion may relax certain documentation requirements

15. CANCELLATION

This Policy may be cancelled by the Insured at any time by giving at least 15 days written notice to the Company. Provided there has been no Claim under this Policy, the Company will refund premium according to the Company's short- period scale.

Annual Short period scale:

Policy Period	% of Annual Premium Retention
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Up to 1 Month	25% of Annual Rate
Up to 3 Months	50% of Annual Rate
Up to 6 Months	75% of Annual Rate
Exceeding 6 Months	100% of Annual Rate

This Policy may also be cancelled by or on behalf of the Company by giving the Insured at least 15 days written notice to the address stated in the Schedule. The Company will retain premium on a pro-rata basis. Under normal circumstances, the Policy will not be cancelled except for reasons of mis-representation, mis-description or fraud, non-disclosure of material facts or non-cooperation of the Insured.

In case of long term policy, annual rate to be retained for the year which has commenced and the Annual Rate to be returned for the rest of the years remaining in the policy term.

16. ARBITRATION

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

(This clause does not apply to Group policies where premium is paid by members)

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the Claim, You can address Your grievance as follows:

Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

17. Contact Us for Queries, Requests and Suggestions

In case you have any queries kindly contact us on our 24*7 toll free Nos: 1800 - 22- 4030 or 1800-200-4030

Crop toll free no: 1800 200 5142 Senior Citizen: Toll free: 1800 267 4030.

You can also email your queries on Email : contactus@universalsompo.com

In case you need further assistance regarding the query resolution, kindly follow the grievance process as mentioned below

18. Grievance cell

Website: www.universalsompo.com

Toll free: 1800 - 22- 4030 or 1800-200-4030

E-mail: grievance@universalsompo.com

Courier: Universal Sampo General Insurance Co. Ltd, Unit No- 601 & 602 A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur Road, Airoli- 400708

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at gro@universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal>

1. Consumer Affairs Department of IRDAI

- a) In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <https://bimabharosa.irdai.gov.in/>
- b) You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available on <http://www.policyholder.gov.in> You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.
- c) You can visit the portal <http://www.policyholder.gov.in> for more details.

2. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The contact details of the Insurance Ombudsman offices have been provided under policy wording. The updated contact details of the Insurance Ombudsman offices can also be referred by clicking on the Insurance ombudsman official site: <https://www.cioins.co.in/Ombudsman>

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

- No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakhs rupees.

Please note: The prospectus contains only an indication of cover offered, for complete details on terms, conditions, coverages and exclusions. For complete details please get in touch with us or our agent and read policy wordings carefully before concluding a sale. Insurance is a subject matter of the solicitation.

Policy Coverage Details

Pet Assure Policy	
Sum Insured	Rs. 10,000 - Rs. 2,00,000
Policy Type	Individual / Group
Policy Period	Up to 3 Years
Type	Dogs and Cats
Category	Small Medium large Giant
Entry Age	3 months - 10 years

Type	Sr no	Coverage	Mandatory / Optional	Benefit/ Indemnity	Benefits
Health	1	Death Due to Accident	Base	Benefit	10000/20000/30000/50000/100000/200000
Health	2	Death Due to Illness	Base	Benefit	10000/20000/30000/50000/100000/200000
Health	3	Hospitalization Expenses	Base	Indemnity	10000/20000/30000/50000/100000/200000
Health	4	Specific Illness Cover	Base	Indemnity	10000/20000/30000/50000/100000/200000
Health	5	Terminal Disease Expenses	Optional	Benefit	Base Sum Insured
Health	6	Surgical Expenses	Optional	Indemnity	Base Sum Insured Pre-Post - 7/15 days
Health	7	Long Term Care Cover	Optional	Benefit	25% of Base Sum Insured
Health	8	OPD Expenses	Optional	Indemnity	25% of Base Sum Insured Deductible of 1%
Health	9	Pregnancy & Related Complications	Optional	Indemnity	5000,10000,20000, 50000
Health	10	Insect or Vector Borne Disease	Optional	Indemnity	upto 50% of Base Sum Insured
Health	11	Recovery Care	Optional	Indemnity	covered upto base SI
Health	12	Dental Treatment	Optional	Indemnity	covered upto base SI, maximum upto 25% of SI
Health	13	Health Check up	Optional	Indemnity	3,000,500,010,000
Health	14	Wellness Services	Optional	Benefit	Covered
NH	15	Cremation Cost	Optional	Benefit	Rs. 5,000
NH	16	Lost / Stolen Pets	Optional	Indemnity	Rs. 5,000
NH	17	Third Party Liability	Optional	Benefit	upto base SI (over and above)
NH	18	Emergency Pet Minding	Optional	Benefit	Rs.1000 per Day, Maximum up to 7 days
NH	19	Tag Cover	Optional	Indemnity	upto 5000
NH	20	Loss of show entry fees	Optional	Benefit	2.5% of SI
Health	21	Road Ambulance	Optional	Indemnity	Covered up to Rs. 2000/ trip

Universal Sampo General Insurance Co. Ltd.,

Registered and Corporate Office: Office No. 103, 1st Floor, Akruti Star, MIDC Central Road, Andheri (East), Mumbai • 400 093, Maharashtra. Tel. : 022•41659800 / 900, Email : contactus@universalsampo.com Toll Free Numbers: 1-800-224030 (For MTNL/BSNL users) or 1-800-1024030 CIN: U66010MH2007PLC166770.