

## **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)
<b>Small</b>	10 Kg
<b>Medium</b>	Above 10 and up to 25 kg
<b>Large</b>	Above 25 and up to 40 kg
<b>Giant</b>	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

### **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.

#### Policy Coverage Details in brief

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

## **1. COVERAGE:**

### **SECTION 1: BASE COVERAGE**

This section lists the contingencies coverable under this policy. Choosing any one out of Coverage Section 1.1 to 1.4 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 due to an Accident during the Policy Period.

##### **Specific Exclusions:**

The Company shall not pay any amounts under this Mortality 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. Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.

##### **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 Pet to sleep in order to alleviate its incurable and inhumane suffering due to an Illness during the Policy Period.

##### **Specific Exclusions:**

The Company shall not pay any amounts under this Mortality 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. If death results due to Kidney failure for Giant breeds over 5 years of age and for all other breeds over 7 years of age.

##### **NOTE:**

1. 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. Hospitalisation Expenses

The Company will pay all the reasonable and customary charges incurred towards Non-Surgical 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 Exclusion Applicable under this Coverage:

- i. Any hospitalization in which the Insured Pet does not require minimum 24 Hours of in-patient Treatment.
- ii. No indemnity shall be available under this cover for any Incident claimed under OPD Treatment.
- iii. Terminal disease are excluded.
- iv. Fees for Treatment of an Illness or Injury for which the Insured was advised prior to commencement of the Policy by a Vet to take preventive measures and he/she did not do so.

### 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.**

## SECTION 2: OPTIONAL COVERAGE

### 1. Terminal Disease Expenses

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

Exclusion No. 5.4. stands deleted.

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;

- 7 days immediately before the Surgery; and
- 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 only.

General Exclusion No. 5.5. stands deleted.

### 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:

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 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 Pet as an out patient, 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:

- Soft tissue Injuries due to accidents (excluding fractures/injuries to bones, joints, tendon and ligaments)
- Any poisoning/toxicity
- 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:**

- i. Any treatment that can be done in 24 Hours, any conditions where hospitalisation of more than 24 hours is required will not be applicable under this cover.
- ii. Any Claim arising from expenses incurred towards an online Vet Consultation/ Telephonic Consultation from a registered Vet.

**5. Pregnancy & Related Complications**

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 animals 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.

## 6. Insect or Vector Borne Disease

The Company will reimburse hospitalisation 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
- General exclusion No 5.6 stands deleted.

## 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 the Sum Insured limit specified in the Policy schedule. The limit is within Base Sum Insured only. Dental illnesses cover:

- 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 Exclusion:

- i. Treatment for Pre-existing diseases/conditions will not be covered.
- ii. If Your Insured Pet has any signs or evidence of any dental illness during the initial waiting periods.
- iii. Dental Prophylaxis at any time or for any reason.
- iv. Toothbrushes, toothpastes, dental foods, chews, rinses, or preventive dental care at any time or for any reason.
- v. Open or closed root planning at any time or for any reason.
- vi. Any Veterinary Treatment related to retained deciduous/milk teeth, malocclusion, or misalignment of the teeth.
- vii. Routine dental treatment including any costs to remove tartar/plaques on teeth.

## 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
- iii. Check up can be availed post every 3 years completion.

## 10. Wellness Services

Any or all the services can be offered as mentioned below:

### i. Pharmacy

The Company shall arrange for the provision of Pharmacy services with exclusive offers for prescription medications, in accordance with the terms & Conditions of this policy, to ensure the ongoing health and welfare of the insured pet.

### ii. Daycare

The company will pay for daycare services to insured pets, providing a secure and supervised environment during the absence of the pet owner or custodian.

### iii. Doctor on call

In the event of emergencies or health related concerns regarding the insured pet, policyholders may seek medical advice from a Veterinary Medical Practitioner via telephonic consultations by contacting the helpline details specified on Our website.

### iv. Grooming Services

The Company will reimburse reasonable and customary charges associated with grooming services, including procedures such as bathing, teeth brushing and nail cuttings etc. to keep your pet in optimal health and comfort.

### v. Vaccination

The Company will reimburse the reasonable and customary charges for vaccination services, including core vaccines recommended by licensed veterinarians, such as

#### Dogs

Rabies, Canine Parvo virus, Canine Distemper, Leptospirosis, Canine Hepatitis (Canine Adenovirus type 1), Canine Parainfluenza, Canine Adenovirus type 2 (Respiratory), Corona Virus, Bordetella Bronchiseptica

#### Cats

Feline Herpes Virus-1 (Feline viral rhinotracheitis), Feline Calicivirus, Feline Panleukopenia (Feline Distemper), Rabies, Feline Leukemia (FeLV), Feline infectious peritonitis (FIP), Feline Immunodeficiency Virus (FIV) etc.

## 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 Pets

The Company will pay up to the Sum Insured as specified in the Policy schedule, in the event that the Insured Pet is lost or stolen (i.e., 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 Pet'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 (i.e., 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:**

The Company will not be liable to pay any Claim under Lost and Stolen Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

- a. Any reward given to:
  - i. Any person who lives with the Insured; or
  - ii. Anyone who was looking after the Insured Pet when it was lost or stolen; or
  - iii. Any person who stole the Insured Pet, or acted in collusion with the person who stole the Insured Pet.
- b. Claim not supported by a signed receipt which shows the full name and address of the person who finds the Insured Pet;
- c. Claim for advertisements issued without prior written approval of the Company;
- d. Any Claim made after 91 days from the date the Insured Pet was lost or stolen;

**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:**

The Company will not be liable to pay any Claim under Third Party Liability Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

- a. Claims where no liability is established by a competent court or tribunal or forum constituted under applicable law.
- b. Any damages, costs and expenses where the Injury or damage was caused by the deliberate acts or omissions of the Insured or members of Insured's Family or employed by the Insured including staff/caretaker.
- c. Any Claim arising from breach of quarantine restrictions or import or export rules and regulations.
- d. 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 Insured's control.

Compensation or legal costs if the injured third party is part of the Insured's Family, lives in Insured's residence or is paid to look after the Insured Pet or is paid to train the Insured Pet. Also, the policy excludes all Vets, pet trainers, kennel employees, pet breeders, pet shop owners, where the incident has occurred in the course of conducting their profession/occupation.

**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:

- Any damage of Tag caused due to the Insured Person's fault;
- Manufacturing or Pre-Existing condition failure
- Functional failure which is covered under extended warranty

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.

## 2. WAITING PERIODS

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 Insurance 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

## 3. GENERAL EXCLUSIONS:

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.

#### **4. GENERAL CONDITIONS:**

- 1. Observance of Terms and Conditions:** The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company under this Policy.
- 2. Reasonable Precautions:** The Insured Pet must be in sound and perfect health and free from any Injury at the time of the proposal.
- 3. Entry Age:** 3 months onwards till age of 4 years for Giant breeds and 7 years for Small, Medium and Large breeds for Dogs and cats. The Insured Pet must be a minimum of 90 days old and no older than the age set out in the Policy Schedule on the start date of the Policy.
- 4. Exit Age:** 10 years for Small, Medium and Large breeds and till the age of 6 years for Giant breeds for cats and dogs.
- 5. Identity:** The Insured Pet must be described in the Policy schedule along with its photograph/microchip number.
- 6. Annual Check-ups & Vaccination:** The Insured must take Insured Pet for regular annual check-ups and keep the Pet vaccinated for rabies, distemper, hepatitis, adeno virus, leptospirosis, para-influenza, corona and parvovirus during the entirety of the Policy Period. All vaccinations must be administered under Vet supervision (except Homeopathic vaccinations).
- 7. Other Terms & Conditions:**
  1. The Insured Pet must live with the Insured at the address shown in the Policy Schedule. The cover will cease immediately if the Insured Pet is sold or where any financial interest whatsoever is parted with by the Insured, whether temporarily or permanently or if the Insured Pet is no longer ordinarily resident in Insured's home.
  2. 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's 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, Insured will be responsible for the costs.
  3. Any cover will not be available midterm and will have to be opted for at the inception/renewal of the Policy.
  4. 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. The intent and meaning of this

condition being that each insured Pet shall have the same care and attention as when not insured.

5. **A.** In case of a fresh proposal of cover for a Pet over the age of 4 years, the Insured will have to opt for any of the below options:
- The Insured presents the most recent medical test reports of the Pet for the Illnesses queried by Insurer, conducted in the last 7 days  
OR
  - No cover for the initial 03 months of the Policy Period from the date of inception of the Policy.

**\*\*Note:** In case of receipt of positive medical test reports for the queried Illnesses no such pre-existing disease will be covered under this 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.

8. **Notification of Claims:** 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 toll-free numbers 1-800-224030 (For MTNL/BSNL Users) or 1-800-2004030 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 Pet 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 are:
    - 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
    - Diagnostics Test Results if customer opts for PED cover being effective from succeeding day
    - 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 Pet (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.

**9. 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.

**10. Contribution:** If, at the time of any Claim, there is, or but for the existence of this Policy, would be any other Policy of indemnity or insurance in favour of or effected by or on Insured's behalf applicable to such Claim, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

**Below Warranty will be applied in case multiple policies involving Bank or other lending or financing entity**

Warranted that in case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, contribution clause stands deleted. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk

**11. Subrogation:** The Insured and any Claimant under this Policy, shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

**12. Fraud:** If the Insured or any Family Member(s) or any one acting on his/Family Member(s) behalf shall make misrepresentation, mis-description or non-disclosure of any material fact for obtaining the risk cover under the Policy, or make or advance any Claim for Insured Pet's Medical Expenses, which is in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used or forged and or fabricated Claim supporting documents are received by the Company from Insured/representative of Insured, to obtain any Claim/benefits/indemnities for the Insured Pet under the Policy or for moral hazard or if the Loss or damage be occasioned by the willful act, or with the connivance of/conspiracy with the Insured/ Family Member(s) of

Insured or for non-cooperation by the Insured, then the Policy and all benefits under the Policy shall be null and void and all Claims or premium paid thereunder shall be forfeited. Provided however in case of non-cooperation by the Insured, the premium paid will not be forfeited.

### **13. 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.

### **14. Cancellation:**

The Insured can cancel the policy at any time during the term, by informing the Company. In case the Insured cancels the policy, he/she is not required to give reasons for cancellation.

In such case of cancelation, the Company will refund proportional 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.

In case the term of the policy is more than 12 months, the Company will 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.

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

### **15. 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)

### **16. Notices:**

- a) Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Schedule.
- b) Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Schedule.

- 17. Governing Law:** The construction, interpretation and meaning of the provisions of this Policy shall be determined exclusively in accordance with Indian law. The Section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.
- 18. Entire Contract:** This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.
- 19. 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.

**20. 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](mailto:contactus@universalsompo.com)

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

**DEFINITIONS:**

1. **Accident or Accidental** means a sudden unforeseen and involuntary event caused to Insured Pet by external, visible and violent means.
2. **Bodily Injury/ Injury** means Accidental physical bodily harm caused to Insured Pet, excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Veterinarian.
3. **Breed** means a specific group of domestic animals having homogeneous appearance (phenotype), homogeneous behavior and/or other characteristics that distinguish it from other organisms of the same species.
4. **Claim** means a claim for Illness and or Bodily Injury/Injury, under an Operative Part of the Policy Schedule read with these Terms and Conditions. All Claims resulting from one and the same event or circumstance shall jointly constitute one Claim under this Policy and as having been made at the time when the first Claim was made in writing.
5. **Congenital Defects or Abnormalities** means any condition(s) or disorder(s) present at and existing from the birth of Insured Pet, and which is abnormal with reference to form, structure or position of Insured Pet.
6. **Co-pay or Co-payment** means a cost sharing requirement under Policy for the Insured Pet that provides that the Policyholder/Insured will bear a specified percentage of the admissible Claim amount for the Insured Pet's treatment. A co-payment does not reduce the Sum Insured.
7. **Consultation/Examination Fee** means A fee charged by a licensed veterinarian to meet with an Insured Pet owner to discuss the facts of his or her Insured Pet's case that leads to diagnosis of an injury, illness or disease as mentioned under this policy or to provide veterinary care.

- 8. Deductible** means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made for the Insured Pet under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.
- 9. Dental Surgery/Treatment** means any Surgery/Treatment of the teeth, gums or mouth of the Insured Pet.
- 10. Diagnostic Expenses** means any costs incurred in order to diagnose the Illnesses for the Insured Pet which is covered under this Policy.
- 11. Emergency / Emergency Care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly and requires immediate care by a Licensed Veterinarian to prevent death or serious long-term impairment of your Insured Pet's health.
- 12. Family** means Insured's spouse, children or parents, sisters, brothers, grandparents and grandchildren permanently residing with Insured in Insured's home.
- 13. Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
- 14. Home** means the place where you and your Insured Pet live as mentioned in your Policy Schedule.
- 15. Hospitalization** means admission in a veterinary hospital for 'In-pet Care' for a minimum period of consecutive 24 hours.
- 16. Illness** means any change in the normal healthy state of Insured Pet as a result of sickness, physical disease, infection, defect or abnormality which is not caused by Injury.
- 17. Incident** means an identifiable Illness or Injury arising on a specific date within Policy Period. Repeated, recurring or ongoing incidents shall be considered as one incident for the purposes of Claim assessment, and shall include:
  - i. Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which Insured Pet has an ongoing predisposition or susceptibility that is related in any way to the original incident, or;
  - ii. Conditions which are incurable and likely to continue for the remainder of Insured Pet's life.
- 18. In-pet Care or Medical treatment** means treatment for which the Insured Pet has to stay in a registered veterinary hospital for a covered event and/or has to undergo treatment / procedure.
- 19. Insured or Policy Holder** means the pet owner who insures the Pet Animal as shown in the Schedule.
- 20. Insured Pet** means the Pet animal of the Insured, as mentioned in the policy schedule. It should not include any protected animal species, which are illegal to keep as pet.
- 21. Laboratory Tests** are tests conducted under controlled, scientific conditions in a laboratory or similar setting where a test (such as a blood test or urinalysis procedure) is performed by a licensed medical/veterinary or laboratorian on a specimen taken from the Insured Pet.
- 22. Licensed Veterinarian/ Veterinarian/Vet** means a person who holds a valid registration from the Veterinary Council of India (VCI) Or state veterinary Council and is thereby entitled

to practice veterinary medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. Licensed Veterinarian should not be the Insured Pet Owner himself/herself or a close member of the family of the Insured Pet owner.

- 23. Local Authority:** Local authority, includes panchayatiraj institutions, municipalities, a district board, cantonment board, town planning authority or Zila Parishad or any other body or authority, by whatever name called, for the time being invested by law, for rendering essential services or, with the control and management of civil services, within a specified local area
- 24. Lost** shall mean that the Insured Pet is separated from insured and / or his family member(s) / servants / its handler(s) as a result of some external event; unable to be found or recovered
- 25. Medical Expenses** means those expenses that an Insured has necessarily and actually incurred for medical treatment of the Insured Pet, which is Medically Required, on account of Illness or Accident on the advice of a **Veterinary Practitioner** as long as these are no more than would have been payable if the Insured Pet had not been insured and no more than other Vets or veterinary clinics or Veterinary Hospitals in the same locality would have charged for the same medical treatment to the Insured Pet.
- 26. Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
  - a) is required for the medical management of the illness or injury suffered by the Insured Pet.
  - b) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity.
  - c) must have been prescribed by a Veterinarian.
  - d) must conform to the professional standards widely accepted by Veterinary community in India, in accordance with the standard of professional conduct, etiquette and code of ethics given by the Veterinary Council of India.
- 27. Medically required** means any treatment which is directly and materially required to provide relief from covered Illness or Injury, as certified by the treating Veterinary Practitioner.
- 28. Notification of Claim** means the process of intimating a claim to us through any of the recognized modes of communication.
- 29. OPD** means the cases where the treatment and diagnosis of the disease or injury is done on advice of a licenced veterinarian without requiring an overnight hospitalization of more than consecutive 24 hours, to the pets visiting their Veterinary Clinic or Veterinary hospital
- 30. Owner/Pet Owner/Pet Parent** means the legal owner of the insured animal as mentioned in the Policy Schedule.
- 31. Policy** means the proposal, the schedule, this Policy document, and any Annexure attaching to or forming part hereof, either at inception or during the Policy Period.
- 32. Policy Period** means the period between and including the Risk Inception Date and Risk end dates shown in the **Policy Schedule**.
- 33. Property Damage** means physical damage to, destruction of or Loss of tangible property including the Loss of use thereof at any time resulting therefrom

- 34. Reasonable and Customary Charges** means the charges for services, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
- 35. Salvage** means the amount that is assessed which the damaged asset will fetch in the open market. The amount is deducted from the claim amount.
- 36. Schedule** means the Schedule attached to and forming part of this Policy.
- 37. Sum Insured** means the amount stated in the Schedule, which is the maximum amount (regardless of the number of Claims made or the number of the Insured's who make a Claim) for any one Claim and in the aggregate for all Claims for which the Company will make payment in relation to the Cover the Medical Expenses to the Insured Pet, to which the Sum Insured relates during the Policy Period.
- 38. Straying** shall mean that the Insured Pet has gone missing on its own from its usual place or fled from insured's premises and is unable to be traced
- 39. Surgery or Surgical Procedure** means manual and / or operative procedure(s) required for treatment of Insured Pet for an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a Veterinary Hospital by a Veterinary Practitioner.
- 40. Treatment** means any examination, consultation, advice, tests, x-rays, drugs or medication administered or prescribed Surgery, nursing or therapy provided by or under the direction of a Vet.
- 41. Terrorism** An act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization (s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
- 42. Theft** as per Section 378 in The Indian Penal Code, Theft is defined as Whoever, intending to take dishonestly any moveable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.
- 43. Experimental Surgery/Procedure** means any treatment to Insured Pet, including drug experimental therapy which is not based on established Veterinary medicine practice in India, is treatment experimental or unproven. Surgeries shall be construed accordingly.
- 44. Veterinary Clinic** means a place where a registered Veterinary Practitioner renders services for treatment, prophylaxis, diagnosis, or advice on request of a client.
- 45. Veterinary Hospital** means an institution under the charge of a registered Veterinary Practitioner where Veterinary services are available at all times and wherein examination, diagnostic, prophylactic, medical, surgical and extended accommodation services for hospitalized animals are provided. The hospital shall have facility for indoor patients 24x7 & at least minimal facilities for client accommodation.

- 46. Vet or Veterinarian or Veterinary Practitioner or Veterinary Doctor** means a person holding a veterinary qualification recognized under the Indian Veterinary Council Act, 1984 and registered with a State/UT Veterinary Council.
- 47. Vet fees** means the standard, customary and reasonable sums incurred to treat an incident suffered by Insured Pet and normally charged by a Vet practicing in the area in which the Pet suffers the incident, including but not limited to:
- i. any consultation, examination, advice, test, diagnostic procedure, Surgery and/or nursing carried out by a Vet, a Veterinary nurse or another member of the Veterinary Practice under the supervision of a Vet Surgeon; and/or
  - ii. any medication or therapy legally prescribed by a Vet.
- 48. Waiting Period** means the first 30 days from the date of commencement of the Policy during which the Company shall not be liable to make any Claim payments under the Policy, unless specified otherwise in the Policy.
- 49. We, Company, Us, Insurer** means Universal Sampo General Insurance Company Limited
- 50. Working Dogs** means dogs which are being used or trained for commercial use, guarding, security, farming, hunting, racing, volunteering etc.
- 51. Volunteer Dogs** are classed as Working Dogs and are in the course of volunteering activities.

- **Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)**
  - a. The Surveyor shall be appointed within 24 hours from the intimation.
  - b. The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.
  - c. The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted.
  - d. The Insurance Company to obtain survey report within 15 days from the date of appointment.
  - e. Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.

#### **Escalation Matrix**

Level 1 - [contactclaims@universalsompo.com](mailto:contactclaims@universalsompo.com)

Level 2 - [grievance@universalsompo.com](mailto:grievance@universalsompo.com)

Level 3 - [gro@universalsompo.com](mailto:gro@universalsompo.com)

#### **21. Grievances:**

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:

##### ➤ **Step 1**

- a. Contact Us  
1-800-224030/1-800-2004030
- b. E-mail Address: [Contactus@universalsompo.com](mailto:Contactus@universalsompo.com)
- c. Write to us Customer Service Universal Sampo General Insurance Company Limited  
Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708
- d. Senior Citizen Number: 1800 267 4030

##### ➤ **Step 2**

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- [grievance@universalsompo.com](mailto:grievance@universalsompo.com)

Drop in Your concern

Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor,  
Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

➤ **Step 3:**

In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:

Chief Grievance Redressal Officer

Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi  
Mumbai, Maharashtra - 400708

Email : [gro@universalsampo.com](mailto:gro@universalsampo.com)

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

➤ **Step 4.**

Bima Bharosa Portal link : <https://bimabharosa.irdai.gov.in/>

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](http://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 updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: <https://www.cioins.co.in/Ombudsman>

Note: Grievance may also be lodged at IRDAI <https://bimabharosa.irdai.gov.in/>

**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.

**Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**

**Registered & Corp Office:** Universal Sampo General Insurance Company Ltd. 8th Floor & 9th Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai 400063, Toll free no: 1800-22-4030/1800-200-4030, IRDAI Reg no: 134, CIN# U66010MH2007PLC166770 E-mail: [contactus@universalsompo.com](mailto:contactus@universalsompo.com), website link [www.universalsompo.com](http://www.universalsompo.com)