

## Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113  
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006  
UIN: IRDAN113RP0003V01200203/A0020V0120234

### ADD-ON COVER – CARE PLUS

Policy No. \_\_\_\_\_ [“Policy” or “Base Policy”]  
Insured: \_\_\_\_\_

#### A. DEFINITIONS: ``

1. “**Experimental Procedure**” means any treatment to insured Animal, including drug experimental therapy which is not based on established **Veterinarian** medicine practice in India, is treatment experimental or unproven. Surgeries shall be construed accordingly.
2. “**Veterinary Clinic**” means a place where a registered **Veterinary Practitioner** renders services for **Treatment**, prophylaxis, diagnosis, or advice on request of a Insured.
3. “**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 and having BVSc (Bachelor of Veterinary Science) or higher in the same discipline.
4. **Insurer** means Bajaj Allianz General Insurance Company Limited
5. **Sum Insured** means amount as specified in **Policy Schedule** which shall be our maximum liability for any one claim or all claims in the aggregate during each Policy year commencing from the risk inception date.

All other DEFINITIONS as defined in the respective opted Base Policy wordings are applicable mutatis mutandis to this Add-On. The words used in this Add-On but not defined herein shall bear the same definition/meaning as in the opted Base Policy.

#### B. COVERAGE:

In consideration of payment of additional premium by Insured to Insurer, the insurance coverage under the Policy is hereby extended to indemnify You against the expenses incurred by You for the insured **Animal(s)** in accordance with the following cover/s (as per cover plan opted by **You** and specified in the **Policy Schedule**) subject to the Sum Insured, limits, terms, conditions, definitions and exclusions, contained or otherwise expressed in this Add-On read with the Base Policy/**Policy Schedule**.

- a. Doctor Consultation Cover
- b. Prescribed Investigations Cover

#### Cover 1: Doctor Consultation Cover

##### Coverage:

We shall indemnify You for the expenses incurred by You for the consultations of the Insured Animal, provided these are not related to or arising out of below exclusions, and carried out by a Veterinary Doctor/Practitioner up to the maximum limit of the Sum Insured.

##### Special Condition:

Each claim is capped at maximum of Rs.500 per Animal.

##### Specific Exclusions:

- a. Any claim arising out of an advice related to **Experimental Procedure**, therapy or medication of the Insured Animal.
- b. Telemedicine are not covered under this cover
- c. General check-ups of Animal without any exhibited symptoms
- d. Any expenses, which can be covered under any other Cover of this Add-On.

##### Documents & details required for submitting claim under Doctor Consultation cover

- Invoice for the consultation & payment receipt with clinic name & stamp
- Clinic Name should be mentioned on the prescription/invoice

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### Cover 2: Prescribed Investigations Cover

#### Coverage:

We shall indemnify You for the costs incurred by You for the investigations of the Insured Animal(s), as prescribed by the Veterinary Doctor/Practitioner up to the limit of the Sum Insured, subject to the exclusions.

#### Special Condition:

Each claim is capped at maximum of Rs.500 per Animal.

#### Specific Exclusions:

- a. Any Claim arising out of a advice related to **Experimental Procedure**, therapy or medication of the Insured Animal(s).
- b. Any radiology tests prescribed or otherwise.
- c. Investigations prescribed under virtual consultations
- d. General check-ups of animal without any exhibited symptoms
- e. Any expenses which can be covered under any other cover of this Add-On

#### Documents & details required for submitting claim under Prescribed Investigations cover

- Invoice for the investigations & payment receipt with lab/hospital name & stamp
- Clinic Name should be mentioned on the prescription/invoice

### C. GENERAL EXCLUSIONS (APPLICABLE TO ALL COVERS)

- a. Any Claim related to Animal maternity including pre, during and post gestation period shall not be payable under this Add-On.
- b. Any cost of transportation of the Insured Animal whether on account of death/ injury/ sickness/ illness or accident.
- c. Any expenses incurred towards artificial insemination of Animal will not be covered under this Add-On.
- d. Consultation with Veterinary Doctor/Practitioner having degree below BVSc (Bachelor of Veterinary Science) will not be covered for consultation.
- e. Any expenses incurred towards vaccination of Animal will not be covered under this Add-On.
- f. Any claim arising out of a procedure, or any Surgery conducted on the insured Animal prior to the inception of the Policy Period (Not applicable in case of own renewal without break-in)
- g. Cost of any precautionary investigations
- h. Cost of any medicines prescribed or otherwise.
- i. 30-day Waiting Period
  1. Expenses related to the treatment of any Illness within 30 days as per the plan specified in the Policy Schedule from the first Policy commencement date shall be excluded.
  2. This exclusion shall not, however apply if the Insured Animal(s) has continuous coverage for more than twelve months.
  3. The within referred Waiting Period is made applicable to extent of the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

### D. DOCUMENTS & DETAILS REQUIRED FOR MAKING A CLAIM UNDER THIS ADD-ON

- Prescription from treating veterinary doctor/practitioner
- Itemized bill mentioning medicines / procedures undergone with dates & individual charges of the medicines / procedures
- Doctor degree should be mentioned on the prescription with vet registration number
- Diagnostic reports of the insured Cattle & Livestock
- Correct Tag ID/ RFID tag with the Identification Number should be mentioned on prescription, invoice and diagnostic reports
- 5-10 seconds video of Cattle with clear picture of Tag ID/RFID and visible identification number
- Any further document required to evaluate the claim
- Hard copies of documents wherever required or asked
- KYC documents of the Customer or Insured Animals wherever required or asked