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[Pet insurance in India: Bajaj Allianz General launches policy for pet dogs](#)

The premium for Bajaj Allianz General's pet dog insurance policy starts from Rs 315 per annum (small dog, 3 months to 2 years of age) and there is a 5 percent discount in case the dog is RFID tagged.

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Private non-life insurer Bajaj Allianz General Insurance has launched a pet dog insurance policy that covers pet dogs over their lifetime from age 3 months to 10 years.



The premium starts from Rs 315 per annum (small dog, 3 months to 2 years of age) and there is a 5 percent discount in case the dog is RFID tagged.

Bajaj Allianz General said in a statement that medical tests are not mandatory even at higher ages. The product covers treatment of any injury/surgery or mortality resulting from any accident from the moment of policy issuance, without any waiting period.

Insurers like New India Assurance, National Insurance and Oriental Insurance cover death due to diseases and accident for pets including dogs, cats, horse and other livestock. However, diseases such as rabies and distemper are typically excluded.

Bajaj Allianz's product consists of one mandatory cover (base cover) namely surgery expenses and hospitalization cover and six optional covers. Small (like pugs), medium (Spitz breed), large (Indian mongrel, Siberian Husky) and giant (like Great Dane) dogs are covered by the policy.

The optional covers include those for theft/loss, mortality benefit and terminal illnesses. Aside from these, treatment of any injury, surgery, hospitalization or mortality resulting from any accident is covered from the moment of policy issuance, without any waiting period.

Further, it also covers the legal liability of pet owner in case of any third-party bodily injury, death or property damage because of the pet dog including the legal costs for defending the claim.

Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance said, "Like we buy a health insurance cover for our family members, we should buy a health cover for our dogs as well so that they can have access to quality health treatment when they are unwell."

The entry age for dogs will be 3 months onwards till the age of 4 years for giant breeds and 7 years for small, medium and large breeds. The exit age is 10 years for small, medium and large breeds and till the age of 6 years for giant breeds. The company will settle claims on a reimbursement basis.