

## PRESS RELEASE

**Bajaj Allianz General Insurance launches India's only retail comprehensive Pet Dog Insurance**

- *Covers pet dogs over the lifetime from age 3 months to 10 years*
  - *Premium starts from INR 315*
  - *5% discount on premium in case dog is RFID tagged*
  - *Medical tests for pet dog not mandatory even at higher ages*
- *Covers treatment of any injury/surgery or mortality resulting from any accident from the moment of policy issuance, without any waiting period*

**Pune, August 26, 2020:** Bajaj Allianz General Insurance, India's leading private general insurer today announced the launch of its pet insurance product called "Bajaj Allianz Pet Dog Insurance Policy" which is India's only retail comprehensive pet insurance offering for pet dogs. This policy provides comprehensive coverage to domesticated pet dogs of indigenous origin, pedigree, non-pedigree, cross-bred and also exotic breeds over the lifetime of the dogs from age 3 months to 10 years.

The product consists of one mandatory cover (base cover) namely Surgery Expenses & Hospitalization Cover and six optional covers i.e. Mortality Benefit Cover, Terminal Diseases Cover, Long Term Care Cover, OPD Cover, Theft/Lost/Straying Cover and Third Party Liability Cover. It covers treatment costs of specified diseases as well as surgeries, hospitalization or death due to 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 theft/loss or straying of the pet dog as well as 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.

The premium for this policy starts from INR 315 (excluding GST) and varies based on the age, size, gender, covers opted for, plan opted for and sum insured selected. A discount of 5% on premium is provided in case of RFID tagging. Pet dogs are classified into either of Small, Medium, Large or Giant sizes based on the breed of the dog. The product has two plans, which differ based on specific inclusions and exclusions in each. Medical tests for pet dog is not mandatory even at higher ages subject to waiting period for covering certain diseases. However, the product offers protection, provided that the pet dogs are vaccinated with standard vaccinations throughout the policy period.

**Commenting on the launch, Mr. Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance said,** "A pet dog is like a part of the family and requires the requisite nurture and care like humans do too. 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. Pet insurance can be that indispensable financial tool to ensure your dog gets essential medical care and attention, thus making you worry free."

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The entry age for dogs will be 3 months onwards till 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 reimbursement basis as per policy terms and conditions.

**Examples for reference only:****1) Option 1:**

Small sized male dog between age 3 months to 2 years opting for base cover of Surgery & Hospitalization Cover (Surgery expenses cover of SI INR 50,000; Fracture of SI INR 5,000 & Hospitalization cover of SI INR 10,000) and optional cover of Mortality Benefit Cover (SI of INR 23,000) and Theft/Lost/Straying Cover (SI of INR 21,000) – Premium is INR 1420

**2) Option 2:**

Medium sized male dog between age 2-5 years opting for base cover of Surgery & Hospitalization Cover (Surgery expenses cover of SI INR 50,000; Fracture of SI INR 5,000 & Hospitalization cover of SI INR 10,000) and optional cover of Terminal Diseases Cover (SI of INR 30,000) and OPD Cover (SI of INR 30,000) – Premium is INR 2071

**3) Option 3:**

Large sized male dog between age 5-7 years opting for base cover of Surgery & Hospitalization Cover (Surgery expenses cover of SI INR 50,000; Fracture of SI INR 5,000 & Hospitalization cover of SI INR 10,000) and optional cover of Long Term Care Cover (SI of INR 25,000) – Premium is INR 3072

**4) Option 4:**

Giant sized male dog between age 1-3 years opting for base cover of Surgery & Hospitalization Cover (Surgery expenses cover of SI INR 50,000; Fracture of SI INR 5,000 & Hospitalization cover of SI INR 10,000) – Premium is INR 968

***\*Please note all the above mentioned premiums are excluding GST and without RFID tagging***

**About Bajaj Allianz General Insurance**

Bajaj Allianz General Insurance is India's leading private general insurance company. Bajaj Allianz is a joint venture between Bajaj Finserv Limited, India's most diversified non-bank financial institution and Allianz SE, the world's leading insurer and largest asset manager. Bajaj Allianz General Insurance offers general insurance products such as motor insurance, home insurance, health insurance as well as other unique insurance plans such as wedding insurance, event insurance, and film insurance. The Company began its operations in 2001 and today has a pan-India presence in over 1500 towns and cities. The Company has been constantly expanding its

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operations to be close to their customers. Bajaj Allianz General Insurance has been a profit-making company since its inception and has consistently been rated with “iAAA” rating for its claims paying ability by ICRA Limited (an associate of Moody’s Investors) consecutively for last 13 years.

**For any queries, please contact:**

- Nikhil Bharadwaj: +91 9975592317 | [nikhil.bharadwaj@bajajallianz.co.in](mailto:nikhil.bharadwaj@bajajallianz.co.in)
- Aarti Somaiya: +91 9323742377 | [aarti.somaiya@bajajallianz.co.in](mailto:aarti.somaiya@bajajallianz.co.in)
- Richa Gaikwad: +91 98196 84265 | [richa.gaikwad@bajajallianz.co.in](mailto:richa.gaikwad@bajajallianz.co.in)