

[Thinking to buy pet insurance? Keep these points in mind](#)

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**Teena Jain Kaushal**

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Not just only you and your loved ones, you can also protect your furry friend when it comes to insurance. This is because many insurance companies offer pet insurance which not only covers veterinary expenses but also includes other expenses such as third-party liabilities and OPD expenses. But before going for pet insurance, you must ensure that your pet is vaccinated both at the time of buying and during the policy period to ensure the settlement of claims.

“As a pet owner, you wish to provide the finest care for your pets including the best medical treatment for them. To start with, you must be aware that the premium for your pet can vary depending upon the age, breed, and size of your pet. We always advise getting your pet insured at an earlier age since the premium moves up as the age of the pet increases. There are multiple covers available to meet the various needs of customers including Surgery, Hospitalisation, Mortality, Terminal diseases, Long-term Diseases, OPD admissions, and Theft/Lost/Straying just to name a few. Pet veterinary expenses can be steep; hence, it is advisable to opt for the covers that suit your pet’s needs. If your pet is microchipped, you can benefit from getting a discount on your premium as well. It is also important to check if your insurer covers your specific pet with its breed as well,” says T A Ramalingam, Chief Technical Officer, Bajaj Allianz General Insurance.

Raghavendra Rao, Chief Distribution Officer, Future Generali India Insurance adds, “As a pet parent one should look for a comprehensive health insurance cover for their furry friends - a comprehensive plan that not only covers for surgery and hospitalization, terminal illness, mortality, and also helps provide for unforeseen situations. Pet parents can also insure their dogs against third-party liability, theft or loss, emergency pet minding, veterinary consultation, and doctor on call with add-on covers.”

Future Generali India Insurance (FGII) introduced the 'Pet Minding' feature, which is an add-on feature in case of hospitalization of pet parents. The Pet Minding Rider covers the daily allowance of the pet caretaker in case of the hospitalization of the parent/s or other family members. The insurance policy covers pet dogs of giant breeds which are between six months to four years and seven years for small, medium, and large breeds. The exit age is ten years for small, medium, and large breeds and six years for giant breeds.

But you need to look out for certain features while considering a comprehensive cover. Rao says, "Identify what is the sum insured they might need. This can vary from breed to breed. Also, look at the product coverages (both mandatory and optional) that are available in the product and sub-limits within each benefit. Moreover, awareness about the claims process and documentation that aid them in times of need is important."

What are some of the exclusions one should be aware of? Any claims for diseases for which preventive medicines/vaccines have not been taken are generally not covered. Similarly, any claims for costs or fees for experimental procedures or alternate treatments are not covered.

**According to Rao, some of the exclusions one should know about include:**

1. Any excess/deductible under the policy
2. Costs resulting from an illness contracted during the Waiting Period.
3. Pre-existing diseases
4. Cosmetic, elective, routine treatment or preventative treatment
5. Costs related to breeding, pregnancy or giving birth