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**Headline:** - I have a Labrador and a Persian cat. Will pet insurance cover hospitalisation in case of an emergency?

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**My name is Dhruv, I'm a pet owner of a Labrador who is almost a year-and-a-half old now and a Persian cat aged about 9 months. I have read about pet insurance and was interested to know more about the coverage and how it can protect my pets in case of any emergency.**

Reply by Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance

Dhruv, I am glad you are considering pet insurance for your furry friends. Pets are an integral part of our family; and just as insuring ourselves and our families has become the norm, safeguarding our four-legged friends is equally important in order to protect them during unforeseen exigencies. With the increase in awareness of adopting strays and the surge in the cost of pet care, it is all the more necessary that you, as a pet parent consider pet insurance to protect your furry friends.

As you must know, pet insurance is a fast-emerging concept in India. It is necessary that everyone is aware of its benefits and consider opting for the same. Currently, some companies provide pet insurance in the market, and you can assess various plans that suit your needs and finalize the right insurance company that offers you adequate and your required coverage. Pet insurance plans available in the market cover multiple breeds of pet dogs and cats.

A comprehensive pet insurance policy provides an array of coverages like surgery expenses cover including pre/post-surgery expenses, hospitalisation coverage for in-patient treatment for an illness or accidental injury, mortality benefits in case of death, terminal diseases coverage if your pet is diagnosed as suffering from any of the terminal diseases, long-term care cover if your pet is diagnosed as suffering from any of the illnesses like epilepsy, diabetes, pancreatitis, etc., out-patient or OPD

cover for the costs incurred by you for the treatment of your pet at a veterinary clinic against accidents and specified diseases/conditions, third-party liability cover if you become liable to pay for any bodily injury and/or property damage and/or sickness and/or death of a third party, among many others. Also, some insurance companies allow you to customise the pet insurance product and tailor the coverages according to your specific needs and requirement. So, if your Labrador or your Persian Cat requires immediate medical attention due to an injury or illness, by taking comprehensive pet insurance that provides holistic cover, you can be rest assured that your focus is on your pet's well-being without being troubled by steep medical bills.

One can choose from various plans, and the covers are available on an individual and group basis and can be bought for annual, short-term, or long-term periods of up to three years. The premium for your pet insurance will vary depending on the size, age, coverage, and the sum insured that you opt for. To simplify it further for pet parents like yourself, the policies available in the market classify dogs and cats into different categories; for example, dogs can be categorised based on breed/size like – small, medium, large, or giant – and cats may be classified into indigenous and exotic breeds. You will be interested to know that pet insurance policies also extend coverage for pets used for occupational or commercial purposes as well.

Apart from the above coverages, various other benefits provided are coverages towards vaccination failures, advertising costs in case of theft/straying of the insured dog and cat, and also provides a reward to the person who assisted in successfully tracing out lost or stolen pet. Pet parents can also enjoy discounts in their premium for RFID tagging, insuring multiple pets, and opting for long-term coverage as well. Furthermore, to reward responsible pet ownership, pet insurance policies also offer a built-in cumulative bonus that increases with each claim-free year.

Every pet is unique, and so are their healthcare requirements. It is essential that you consider factors like age, breed, or their potential health conditions. I would advise you to carefully assess and evaluate your requirements and read the terms and conditions before finalising and settling on the product and company. While your emotional bond with your pet Labrador and the Persian cat is immeasurable, the financial aspect of pet ownership cannot and shouldn't be ignored. Your proactive consideration of pet insurance for your furry friends is a step towards providing them with the best possible care and protection.