

### [Things covered and not covered under pet insurance](#)



Even pet dogs are the subject of vicious battles in neighbourhoods. Photo: Raj K Raj/Hindustan Times

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NEW DELHI: Pet insurance helps reduce the overall cost of veterinary bills. Although such insurance can provide the best treatment for pets, without having to worry about costs, the policies can be a bit expensive.

"Nowadays, there is a considerable rise in the cases of diseases such as arthritis or diabetes even in dogs with extensively high treatment costs, said T A Ramalingam, chief technical officer, Bajaj Allianz General Insurance.

"The pet market in India is growing and evolving with approximately 2 crore pet dogs in India. However, compared with the international market, services for pet dogs like pet grooming, pet training, pet hospitals as well as pet insurance are still very nascent and unstructured in India," he said.

Here we take a look at what is covered and not covered in a pet insurance policy.

#### **What is covered?**

Pet insurances are typically focused on providing adequate cover in case of any medical issues with the pet. The policy normally covers treatment costs of specific diseases as well as surgeries, hospitalisation or death due to illnesses.

The policies have a one-year term and typically cover pet dogs, including indigenous origin, cross-bred, exotic breeds, pedigree and non-pedigree breeds, from age 3 months to 10 years.

Pet insurance cover can be categorized into three types, lifetime cover, time-limited cover and money-limit cover. Adhil Shetty, CEO, BankBazaar.com said, "Lifetime cover protects the pet and its owners against any critical or long-term illness or even chronic conditions. This is the most common cover. A Time-limited pet insurance policy offers financial protection to a pet only for a specific period after a pet has contracted an illness or suffered an injury. The money-limit cover offers financial benefits to pet owners to meet the medical expenses of their pets. There is no time limit for this policy, and it can be used until the money limit is reached. Besides, you can take add-ons that provide long-term care, mortality benefits, and protection against theft or loss."

### **Cost of pet insurance policy**

The premium for pet insurance policies generally range from ₹200 to ₹10,000, based on age, size, gender, add-ons, covers opted for, plan opted for and sum insured selected.

Shetty said, "The rate of premium is also higher than the human life morbidity rate. Usually, only high net worth individuals (HNI)/super HNI families may typically seek a pet cover owing to the breed of the pet (exotic breeds, etc.). So, unlike the European or American market, the market is way too small. Insurance Regulatory and Development Authority of India (Irdai), too, has a challenge in promoting other critical lines of insurance than pet insurance."

### **Exclusions in the policy**

"The quality of maintenance of pets in India is not at par with the global standards owing to lack in registration with Kennel Clubs (It maintains the only recognised registry of pedigrees for purebreds and litters of dogs in India), normal health conditions, hygiene factors, pedigree record, etc. Moreover, the current design of policies for pet insurance excludes several common ailments and issues with the pets such as distemper, hepatitis, leptospirosis, etc., which can be covered only if the pet has been vaccinated against these illnesses by a registered veterinarian," said Shetty.

The policy may also not cover an injury or illness arising out of neglect or mishandling of a pet or loss or injury due to war, foreign hostility, military upheaval, among others.