

Bajaj Allianz General Insurance Company Limited
Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

BAJAJ ALLIANZ PET DOG INSURANCE POLICY

POLICY WORDINGS

PREAMBLE

Whereas the **Insured** has made to Bajaj Allianz General Insurance Company Ltd. (hereinafter called the Company), a proposal which it is hereby agreed shall be the basis of this Policy and is incorporated herein, and has paid the premium specified in the Schedule, now the Company agrees, subject always to the terms, conditions, exclusions, and limitations contained herein, to indemnify the **Insured** in excess of the amount of the Deductible and subject always to the Limit of Indemnity for different expenses incurred by Insured for the Insured dog, as is herein provided.

DEFINITIONS:

1. **"Accident or Accidental"** means a sudden unforeseen and involuntary event caused to Insured dog by external, visible and violent means.
2. **"Bodily Injury/ Injury"** means Accidental physical bodily harm caused to Insured dog, excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Veterinarian.
3. **"Claim"** means a claim for Illness and or Bodily Injury/Injury, under an Operative Part of the Policy Schedule read with these Terms and Conditions. All Claims resulting from one and the same event or circumstance shall jointly constitute one Claim under this Policy and as having been made at the time when the first Claim was made in writing.
4. **"Congenital Defects or Abnormalities"** means any condition(s) or disorder(s) present at and existing from the birth of Insured dog, and which is abnormal with reference to form, structure or position of Insured dog.
5. **"Co-pay"** A Co-payment means a cost sharing requirement under Policy for the Insured dog that provides that the Policyholder/Insured will bear a specified percentage of the admissible Claims amount for the Insured dog's treatment. A co-payment does not reduce the Sum Insured.
6. **"Deductible"** means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made for the Insured dog under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.
7. **"Dental Surgery/Treatment"** means any Surgery/Treatment of the teeth, gums or mouth of the Insured dog.
8. **"Diagnostic Expenses"** means any costs incurred in order to diagnose the Illnesses for the Insured dog which is covered under this Policy.
9. **"Family"** means Insured's spouse, children or parents, sisters, brothers, grandparents and grandchildren permanently residing with Insured in Insured's home.
10. **"Grace Period"** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of pre existing diseases. Coverage is not available for the period for which no premium is received.
11. **"Illness"** means any change in the normal healthy state of Insured dog as a result of sickness, physical disease, infection, defect or abnormality which is not caused by Injury.
12. **"Incident"** means an identifiable Illness or Injury arising on a specific date within Policy Period. Repeated, recurring or ongoing incidents shall be considered as one incident for the purposes of Claim assessment, and shall include:
 - i. Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which Insured dog has an ongoing predisposition or susceptibility that is related in any way to the original incident, or;
 - ii. Conditions which are incurable and likely to continue for the remainder of Insured dog's life.
13. **"Insured" or "Policy Holder"** means the pet dog owner who insures the pet dog and as shown in the Schedule.
14. **"Lost"** shall mean that the Insured pet dog is separated from insured and / or his family member(s) / servants / its handler(s) as a result of some external event; unable to be found or recovered
15. **"Medical Expenses"** means those expenses that an Insured has necessarily and actually incurred for medical treatment of the Insured dog, which is Medically Required, on account of Illness or Accident on the advice of a **Veterinary Practitioner**, as long as these are no more than would have been payable if the Insured dog had not been insured and no more than other Vets or veterinary clinics or Veterinary Hospitals in the same locality would have charged for the same medical treatment to the Insured dog.

16. **"Medically Required"** means any treatment which is directly and materially required to provide relief from covered Illness or Injury, as certified by the treating Veterinary Practitioner.
17. **"Policy"** means the proposal, the schedule, this Policy document, and any Annexure attaching to or forming part hereof, either at inception or during the Policy Period.
18. **"Policy Period"** means the period between and including the Risk Inception Date and Risk end dates shown in the **Policy Schedule**.
19. **"Schedule"** means the Schedule attached to and forming part of this Policy.
20. **"Sum Insured"** means the amount stated in the Schedule, which is the maximum amount (regardless of the number of Claims made or the number of the Insured's who make a Claim) for any one Claim and in the aggregate for all Claims for which the Company will make payment in relation to the Cover the Medical Expenses to the Insured dog, to which the Sum Insured relates during the Policy Period.
21. **"Straying"** shall mean that the Insured pet dog has gone missing on its own from its usual place or fled from insured's premises and is unable to be traced
22. **"Surgery" or "Surgical Procedure"** means manual and / or operative procedure(s) required for treatment of Insured dog for an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a Veterinary Hospital by a Veterinary Practitioner.
23. **"Treatment"** means any examination, consultation, advice, tests, x-rays, drugs or medication administered or prescribed Surgery, nursing or therapy provided by or under the direction of a Vet.
24. **"Terrorism"** An act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
25. **"Theft"** - As per Section 378 in The Indian Penal Code, Theft is defined as Whoever, intending to take dishonestly any moveable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.
26. **"Experimental Surgery/Procedure"** means any treatment to Insured dog, including drug experimental therapy which is not based on established Veterinary medicine practice in India, is treatment experimental or unproven. Surgeries shall be construed accordingly.
27. **"Veterinary Clinic"** means a place where a registered Veterinary Practitioner renders services for treatment, prophylaxis, diagnosis, or advice on request of a client.
28. **"Veterinary Hospital"** means an institution under the charge of a registered Veterinary Practitioner where Veterinary services are available at all times and wherein examination, diagnostic, prophylactic, medical, surgical and extended accommodation services for hospitalized animals are provided. The hospital shall have facility for indoor patients 24x7 & at least minimal facilities for client accommodation
29. **"Vet" or "Veterinarian" or "Veterinary Practitioner" or "Veterinary Doctor"** means a person holding a veterinary qualification recognized under the Indian Veterinary Council Act, 1984 and registered with a State/UT Veterinary Council.
30. **"Vet fees"** means the standard, customary and reasonable sums incurred to treat an incident suffered by Insured dog and normally charged by a Vet practicing in the area in which the dog suffers the incident, including but not limited to:
 31. any consultation, examination, advice, test, diagnostic procedure, Surgery and/or nursing carried out by a Vet, a Veterinary nurse or another member of the Veterinary Practice under the supervision of a Vet Surgeon; and/or
 32. any medication or therapy legally prescribed by a Vet.
33. **"Company"** means Bajaj Allianz General Insurance Company Limited
34. **"Working Dogs"** means dogs which are being used or trained for commercial use, guarding, security, farming, hunting, racing, volunteering etc.
35. **"Volunteer Dogs"** are classed as Working Dogs and are in the course of volunteering activities.

COVERAGE:

SECTION 1: SURGERY EXPENSES & HOSPITALISATION COVER

1A: SURGERY EXPENSES

Scope of Cover:

The Company shall indemnify the Insured for Surgical expenses incurred by him/her for treatment of the Insured dog under this Policy, and which is carried out by a Vet at his/her Veterinary clinic and/or Veterinary Hospital, necessitated by an Accident/Illness occurring to the Insured dog during the Policy Period subject to the maximum of INR 50000.

In addition to above, the Company shall also indemnify the Insured for the Medical Expenses incurred by him/her in event of a fracture of any limbs of the Insured dog under this Policy and which does not require Surgery subject to a maximum of INR 5000

Pre-Surgery Expenses

The Medical and/or Diagnostic Expenses incurred during the last 7 days immediately before the Surgery are covered under this Section, provided that: Such costs were incurred for the same Illness/Injury for which subsequent Surgery was required, and the Company has accepted the Claim for Surgery. The Company shall pay for the expenses within the Sum Insured limit of INR 50000 applicable to Surgery Expenses.

Post-Surgery Expenses

The Medical Expenses incurred during the first 15 days immediately after the Surgery are covered under this Section, provided that: Such costs are incurred in respect of the same Illness/Injury for which the preceding Surgery was required, and the Company has accepted the Claim for Surgery. The Company shall pay for the expenses within the Sum Insured limit of INR 50000 applicable to Surgery Expenses.

Co-Pay:

A co-pay of 10% is applicable under this Section on each and every Claim.

Specific Exclusions applicable to Section 1A:

The Company will not indemnify the Insured under this Section for the cost incurred in relation of the following:

1. Any Surgeries which are not necessitated due to any Accident/Illness
2. Any Surgeries done to cure congenital defects/deformities
3. Cataract Surgeries for Giant breeds over 5 years of age and for all other breeds over 7 years of age. (Can be covered in Plan B)
4. Any Surgeries related to procedures like hysterectomy, spaying and castration unless medically required due to an Illness/Accident
5. Any Surgery done in relation to pregnancy or whelping.
6. Dental Surgery not arising out of an accident
7. Any Surgery done in relation to Grooming
8. Cosmetic, aesthetic or elective Surgery including tail docking, declawing, removal of eyelashes, cropping of ears or any other procedure not related to Illness or Injury.
9. Any Surgeries for removal of any abnormal growth such as a wart or an abscess
10. Any Surgeries related to skin diseases
11. Any experimental Surgeries
12. Cost of artificial body parts and/or prosthesis.
13. Any expenses which can be covered under Hospitalisation (Section 1 B)

1B: HOSPITALISATION

Scope of Cover:

The Company shall indemnify the Insured for all reasonable and customary charges made for in-patient treatment for an Illness or Accidental Injury to the Insured dog, carried out in a Veterinary Hospital and necessitated and Medically required by an incident occurring to the Insured dog during the Policy Period subject to the maximum of INR 2500 per day of hospitalization of Insured dog.

The Company's maximum liability is restricted to INR 10000 per Policy year

Co-Pay:

A co-pay of 10% is applicable under this Section on each and every Claim.

Specific Exclusions applicable to 1B:

The Company will not pay any amounts under Hospitalisation for Insured dog for:

1. The cost of Dental Treatment unless the treatment relates to an Injury.
2. Any Claim arising from skin related treatments.
3. Any Claim arising from expenses incurred for vaccination and micro-chipping, other than the cost of treating any complications that arise from this procedure.
4. Any Claim arising from expenses incurred for spaying (including spaying following a false pregnancy) or castration, unless:
 - a) The procedure is carried out when Insured dog is suffering from an Injury or Illness and the procedure is essential to treat the Injury or Illness
 - b) The costs Claimed are for the treatment of complications arising from this procedure.

5. Any Claim arising from expenses incurred in connection with breeding, pregnancy or giving birth.
6. Any non-medical cost incurred by the Insured for the Insured dog.
7. The cost of any elective treatment, any preventive treatment or any treatment that Insured person chooses to have carried out that is not directly related to an Injury or Illness, including any complications that arise.
8. Any Claim arising from expenses incurred for congenital defects or abnormalities where clinical sign(s) were apparent prior to the effective date of the Policy or that became apparent during the first fourteen (14) days prior to the commencement date of this Policy;
9. Any Claim arising from expenses incurred for treatment of Illness or Injury arising out of:
 - a. Racing;
 - b. Coursing;
 - c. Commercial guarding;
 - d. Organized fighting; or
 - e. Any other occupational, professional or business uses of the Insured dog;
10. Any Claim arising from expenses incurred for treatment of an intentional Injury or condition as a result of abuse (including persistent neglect) of Insured dog, by the Insured or a member of the Insured's household;
11. Costs or fees for treatment of an Illness or Injury for which the Insured was advised prior to commencement of the Policy by a Vet to take preventive measures and he/she did not do so.

SECTION 2: MORTALITY BENEFIT

Scope of Cover:

The Company shall pay the Sum Insured as shown on the Policy Schedule, if the Insured dog under this Policy dies because of an Illness or Accident or as a result of the Vet putting Insured dog to sleep in order to alleviate its incurable and inhumane suffering due to an Illness or Accident during the Policy Period.

In addition to above, the Company shall also pay the benefit amount of INR 3000 for cremation, burial and disposal of the carcass of the Insured dog following its death due to an Insured peril under this cover.

Specific Exclusions:

The Company shall not pay any amounts under this Mortality benefit:

1. If the Insured dog is put to sleep due to aggression unless this can be attributed to an Illness and can be certified by a Veterinary Doctor.
2. If the Death results from or the Insured dog is put to sleep from an Illness it has not been vaccinated against despite the requirement to do so.
3. If death results due to Kidney failure for Giant breeds over 5 years of age and for all other breeds over 7 years of age. (Can be covered in Plan B)
4. Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.

****NOTE:**

- Mortality Benefit Cover will not be available for Giant Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.
- Death due to Terminal diseases or any other Illness won't be payable once payment under Terminal Diseases Section has been made.

SECTION 3: TERMINAL DISEASES COVER

Scope of Coverage

The Company shall pay the Insured the lump sum amount of INR 30000, if the Insured dog is diagnosed as suffering from any of the Terminal diseases listed as below, which first occurs or manifests itself during the Policy Period and the Insured dog survives a minimum period of 30 days from the date of diagnosis.

1. All types of Cancer
2. Kidney Failure
3. Coagulations Disorders
4. Cardiac Dysfunctions
5. Distemper
6. Leptospirosis

Specific Exclusions:

The Company shall not pay the Insured under this Section in case of the following:

1. If the Insured dog dies before the completion of 30 days from the date of diagnosis of the above listed Terminal diseases.
2. Any Terminal diseases for which care, treatment, or advice was recommended by or received from a Vet, or which first manifested itself or was contracted before the start of the Policy Period, or for which a Claim has or could have been made under any earlier Policy.
3. More than one Claim shall not be honored under this Section during the lifetime of the Insured dog.

****NOTE:**

- Terminal Diseases Cover will not be available for Giant Breeds over the age of 5 years and all other Breeds over the age of 7 years. (Can be covered in plan B)
- Terminal Diseases Cover ceases for the lifetime once Claimed under the Policy.

SECTION 4: LONG TERM CARE COVER

Scope of Coverage

The Company shall pay the Insured the lump sum amount of INR 25000 against this Section, if the Insured dog is diagnosed as suffering from any of the Illnesses listed below and require long term care, which first occurs or manifests itself during the Policy Period.

1. Epilepsy
2. Pancreatitis
3. Cushing's Syndrome
4. Diabetes
5. Thyroid Dysfunction
6. Ascites
7. Glaucoma
8. Inflammatory Bowel Disease

Specific Exclusions:

- a. More than one Claim shall not be honored under this Section during the lifetime of the dog.

****NOTE:**

- Long Term Care Cover will not be available for Giant Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.

SECTION 5: OPD COVER

Scope of Coverage

The Company shall indemnify the Insured for the costs incurred by Insured for the treatment of the Insured dog, carried out by a Vet at his/her Veterinary Clinic, upto the amount of INR 30000 for the following Illnesses:

1. Meningitis
2. Hepatitis/Liver Dysfunction
3. Pneumonia
4. Peritonitis
5. Inflammation of Prostate Glands
6. Pyometra
7. Vestibular Disorder
8. Eye Related Problems except for Glaucoma
9. Parvo virus
10. Any bodily Injury to the Insured dog arising out of accidents

Deductible:

A deductible of 10% of the Claim amount, subject to a minimum of Rs. 1000, is applicable on each and every Claim.

Specific Exclusions:

- a. Any Claim related to Glaucoma shall not be payable under this Section.
- b. Any Claim arising out of a Surgery conducted on the Insured dog.

****NOTE:**

- OPD Cover will not be available for Giant Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.

SECTION 6: THIRD PARTY LIABILITY COVER**Scope of Coverage**

The Company shall pay the Insured, if he/she becomes legally liable to pay for any bodily Injury and/or property damage and/or sickness and/or Death of a third party due to any one event or multiple events occurring during the Policy Period involving the Insured dog.

The Company shall also indemnify the Insured for the Legal expenses and costs incurred by him/her for defending the Claims lodged against them, within the Sum Insured as shown on the Policy Schedule against this Section.

Specific Exclusion:

The Company will not pay any amounts under Third Party Liability Cover for:

1. Claims where no liability is established by a competent Court or Tribunal or Forum constituted under Law.
2. Any damages, costs and expenses where the Injury or damage was caused by the deliberate acts or omissions of the Insured or members of Insured's family, employed by the Insured including staff/care-taker.
3. Any Claim arising from breach of quarantine restrictions or import or export regulations.
4. Any compensation cost and expenses if the incident happens in an area or place where dogs are specifically prohibited unless the Insured dog escapes and enters the area outside of Insured's control.
5. Compensation or legal costs if the injured person is part of insured family, lives in their home or is paid to look after the Insured dog or is paid to train the Insured dog.
6. All Vets, dog trainers, kennel employees, dog breeders, dog shop owners if the incident has occurred in the course of conducting their profession/occupation.

SECTION 7: THEFT/LOST/STRAYING COVER**Scope of Coverage**

The Company shall pay the Insured the lump sum amount set against this Section as shown on the Policy Schedule, in respect of permanent loss as a result of Insured dog being lost or stolen or strayed and no recovery having been made after 45 days despite appropriate attempts to trace the Insured dog including advertising and reward.

The Company shall also reimburse the Insured for advertising in a local newspaper or other approved expenditure upto a maximum of INR 1000 and for a reward to be offered for recovery of the Insured dog (previously agreed by the Company) upto the maximum of INR 5000 within the Sum Insured limit as shown against this Section in the Policy Schedule.

Specific Exclusions:

The Company will not pay any amounts under theft/straying for:

1. For any Claim not supported by evidence of any sort of advertising done to find the lost Insured dog.
2. Reimbursing any money Insured spent trying to find his/her dog if Company has not agreed to the way Insured is doing this.
3. Any reward to anyone who is a member of Insured's family or household residing with the Insured or by any person employed by the Insured.

Special Conditions:

1. Upon the happening of a loss, the Insured will have to immediately report the loss to the Police Authorities and get a General Diary entry lodged.
2. Every effort shall be made to trace out the Insured dog including, if necessary advertisement in local newspapers.
3. The Insured shall intimate the Company by registering a theft/stolen incidence with in 24 hours from the event of loss. He/She shall furnish the Claim intimation number once he/she submits the final Claim document in event of no trace of the Insured Dog within 45 days.
4. If the Insured Dog is not found within 45 days from the date of disappearance inspite of various attempts, submit a Claim for Theft or Straying to the Company (no later than one year after the date insured dog went missing).
5. If Insured dog is found or subsequently returned, the Insured must repay the full amount that has been paid under this cover of the Policy.

****NOTE:**

- Theft/Lost/Straying Cover will not be available for Giant Breeds over the age of 4 years and all other Breeds over the age of 7 years, except if renewed with us without break.

WAITING PERIODS

- a. Any Claim under Section 1, 2, 3, 4 and 5 for Illnesses, arising within 30 days from the date of commencement of the Policy, shall not be payable.
- b. However, any Claim under Section 7 shall not be payable in the first 90 days from the date of commencement of the Policy.
- c. No waiting periods are applicable on any Claim under Section 6 and any Claim arising due to an accident.
- d. No waiting period will be applicable in case of continuous renewals.

GENERAL EXCLUSIONS:

The Company will not pay any Claim whatsoever under any of the Sections, in any circumstances that are shown below:

1. Accidents occurring and/or disease contracted prior to commencement of risk. This exclusion is not applicable for the Policies renewed in continuity.
2. Any Claims for Diseases for which preventive medicines/vaccines has not been taken.
3. Any excess amount as shown on the Policy Schedule against each Section.
4. Any Claims for Costs or fees for experimental procedures.
5. Any Claims for costs incurred on alternate treatments.
6. Any Claim for treatment of disease or accidental Injury to working dogs and volunteer dogs.
7. Any loss or damage caused willfully or knowingly by the Insured, or any loss or damage in which the Insured or any person, acting on his behalf, is involved or implicated.
8. Any consequential loss, how so ever arising.
9. Any Claims for a dog not identified in the Policy Schedule.
10. Any Claims arising outside the territorial limits of India.
11. The confiscation or destruction of Insured dog by Government or Public Authorities, or under applicable laws
12. The Insured breaking any laws, or regulations, including those relating to animal health or importation.
13. Any medication or treatment not recommended by a Vet.
14. Where fraud has been committed against the Company or where false information has been provided to the Company.
15. Any loss where the Insured is entitled to indemnity under any other insurance.
16. If the Insured dog is sold or where any financial interest whatsoever is parted with by the Insured, whether temporarily or permanently.
17. Any endemic disease as declared by the Indian local authorities or State or Central Government.
18. Any Illness that Insured dog contracted while outside India that it would not normally have contracted in India
19. Legal expenses, fines and penalties connected with, or resulting from, a Criminal Case or an Act of Parliament made in India.
20. Any Claim for treatment of a third party as a result of the disease transmitted from animals to humans.
21. Malicious or willful Injury or neglect, or gross negligence to Insured dog caused by the Insured, his/her agent, employees or members of Insured's family and unskillful treatment.
22. Any Claim in respect of a dog, categorized as dangerous dogs by State or Central government authority.
23. Any charges or fees billed by the treating Vet to complete a Claim form or to provide information to support Insured's Claim.
24. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.
25. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or nuclear weapons material or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
26. Any cost directly or indirectly arising or resulting from, or contributed to or by chemical, biological, biochemical or electromagnetic weapon, device, agent or material, whether controlled or uncontrolled, accidental or otherwise;
27. Any cost directly or indirectly arising or resulting from, or contributed to or by nuclear reaction, radiation, radioactive contamination or the discharge of nuclear device, whether controlled or uncontrolled, accidental or otherwise.

GENERAL CONDITIONS:

1. **Observance of Terms and Conditions:** The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company under this Policy.

2. **Reasonable Precautions:** The Insured dog must be in sound and perfect health and free from any Injury at the time of the proposal.
3. The Insured dog must be a minimum of 90 days old and no older than the age set out in the Policy Schedule on the start date of the Policy.
4. **Entry Age:** 3 months onwards till age of 4 years for Giant breeds and 7 years for Small, Medium and Large breeds
5. **Exit Age:** 10 years for Small, Medium and Large breeds and till the age of 6 years for Giant breeds
6. The Insured dog must be described in the Policy schedule along with it's photograph/microchip number.
7. The Insured dog must live with the Insured at the address shown in the Policy Schedule. The cover will cease immediately if the Insured dog is sold or where any financial interest whatsoever is parted with by the Insured, whether temporarily or permanently or if the Insured dog is no longer ordinarily resident in Insured's home.
8. The Insured must take Insured dog for regular annual check-ups and keep the dog vaccinated for rabies, distemper, hepatitis, adeno virus, leptospirosis, para-influenza, corona and parvovirus during the entirety of the Policy Period. All vaccinations must be administered under Vet supervision (except Homeopathic vaccinations).
9. The Insured agrees that his/her current and/or previous Vet may release all information or records regarding the Insured dog to the Company or Company's agent and that the Company may release information about Insured's Policy to any Vet who has either treated the Insured dog or is about to treat the Insured dog. If the Vet charges the Insured for this information, Insured will be responsible for the costs.
10. Any cover will not be available midterm and will have to be opted for at the inception/renewal of the Policy.
11. The Insured shall provide the Insured dog sufficient and proper food, water, shelter and treatment and shall keep secure all fences. The Insured shall at all times and to the best of his/her knowledge and ability use and exercise due and proper precaution and safeguard loss or danger of loss under this Policy. The intent and meaning of this condition being that each insured dog shall have the same care and attention as when not insured.
12. **A.** In case of a fresh proposal of cover for a dog over the age of 4 years, the Insured will have to opt for any of the below options:
 - The Insured presents the most recent medical test reports of the dog for the Illnesses listed in Annexure-I conducted in the last 7 days for the following medical tests; such as Bio-chemistry test, Circulatory blood count, urine test and chest X-Ray

OR

 - No cover for the initial 03 months of the Policy Period from the date of inception of the Policy.

****Note:** In case of receipt of positive medical test reports for the listed Illnesses (refer Annexure I), no such pre-existing disease will be covered under this Policy.

B. In case of a fresh proposal of cover for a dog under the age of 4 years, no such reports would be required for an insurance cover.

13. Notification of Claims:

It is a condition precedent to the Company's liability hereunder that upon happening of any insured event under this Policy the Insured shall:

- a) Immediately give notice to the Company on the toll free numbers 1-800-2095858 , 1-800-225858 (free calls from BSNL / MTNL Lines only) and 1-800-2025858 (free calls from Bharti - Mobile/ Landline) within atleast 24 hours from the moment of loss, and provide the Company with such information and documentation (in relation to the quantum of the Claim and otherwise) that the Company may request within 15 days from such notification of loss.
- b) Immediately obtain the services of a qualified Veterinary doctor and get the pet dog properly treated in the event of an illness or accident
- c) The Company shall disclaim liability to the Insured for any Claim hereunder and if such Claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the Claim shall for all purposes be deemed to have been abandoned and shall not hereafter recoverable hereunder.
- d) On receipt of all required information/ documents that are relevant and necessary for the Claim, the Company shall, within a period of 30 days offer a settlement of the Claim to the Insured. If the Company, for any reasons, decides to reject a Claim under the Policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document. In the event the Claim is not settled within 30 days as stipulated above, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the Insured/Claimant by insurer till the date of actual payment.
- e) List of Documents required at the time of Policy issuance are:
 - Duly filled Proposal Form
 - Video of the dog walking and Color Photos from all sides (With newspaper of Proposal date in same frame or through Insurance Wallet) or Color Photo of RFID tag with the Identification Number clearly visible
 - Diagnostics Test Results if customer opts for PED cover being effective from succeeding day
 - Self-declaration on vaccinations conducted on time & declaration for insurable interest
 - Purchase Proof (in case of SI above max price as per pricing matrix has been selected by the Insured)
 - Pedigree Certificate (in case customer has selected dog to be of pedigree lineage)

- f) Unless otherwise decided by Company, following basic documents will be necessary for processing of a Claim under this Policy -
- Duly completed claim form
 - Vaccination Certificates
 - Death Certificate along with colored photographs of the deceased dog (in case of claim under Mortality Benefit Cover)
 - Vet Medical Papers and Bill (in case of claims under Surgery Expenses & Hospitalisation Cover, Mortality Benefit Cover, Long Term Care Cover and OPD Cover)
 - Copy of General Diary Entry lodged by Police (in case of claim under Theft/Lost/Straying Cover)
 - FIR (in case of claim under Third Party Liability Cover)
 - Copy of advertisement (in case of claim under Theft/Lost/Straying Cover)
 - Hospital bill (in case of claim under Hospitalization)
 - Court Orders (in case of claim under Third Party Liability Cover)
 - Diagnostics Report (in case of claim under Terminal Diseases Cover, Long Term Care Cover and OPD Cover)
 - Any other documents if required by the Company to process the claim
14. **Alteration of Risk:** The Policy, the schedule, the proposal form, endorsements, Annexures shall constitute the complete contract of insurance. No change or alteration of the risk in this Policy shall be valid or effective and this Policy shall cease in case of any such alteration.
15. **Contribution:** If, at the time of any Claim, there is, or but for the existence of this Policy, would be any other Policy of indemnity or insurance in favour of or effected by or on Insured's behalf applicable to such Claim, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.
16. **Subrogation:** The Insured and any Claimant under this Policy, shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.
17. **Fraud:** If the Insured or any Family Member(s) or any one acting on his/Family Member(s) behalf shall make misrepresentation, mis-description or non-disclosure of any material fact for obtaining the risk cover under the Policy, or make or advance any Claim for Insured dog's Medical Expenses, which is in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used or forged and or fabricated Claim supporting documents are received by the Company from Insured/representative of Insured, to obtain any Claim/benefits/indemnities for the Insured dog under the Policy or for moral hazard or if the Loss or damage be occasioned by the wilful act, or with the connivance of/conspiracy with the Insured/ Family Member(s) of Insured or for non-cooperation by the Insured, then the Policy and all benefits under the Policy shall be null and void and all Claims or premium paid thereunder shall be forfeited. Provided however in case of non-cooperation by the Insured, the premium paid will not be forfeited.
18. **Renewal Process:**
- The Company is not bound to accept any renewal premium or give notice that renewal is due. On renewal, the benefits provided under the Policy and/or terms and conditions of the Policy including premium rate may subject to change. Under normal circumstances, renewal of Policy will not be refused except on the grounds of Insured's moral hazard, misrepresentation, mis-description or non-disclosure of any material fact, fraud, or Insured's non-cooperation. (Subject to Policy is renewed annually with Bajaj Allianz General Insurance Company Limited within the Grace period of 30 days from date of Expiry)
 - In case of our Company's own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. However, any Claim during the break period will not be admissible under the Policy.
 - For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to the Company, it would be processed as a new business proposal with fresh waiting periods.
19. **Cancellation:**
This Policy may be cancelled by the Insured at any time by giving at least 15 days written notice to the Company. Provided there has been no Claim under this Policy, the Company will refund premium according to the Company's short- period scale.

Policy Period	% of Annual Premium Retention
Up to 1 Month	25% of Annual Rate
Up to 3 Months	50% of Annual Rate
Up to 6 Months	75% of Annual Rate
Exceeding 6 Months	100% of Annual Rate

This Policy may also be cancelled by or on behalf of the Company by giving the Insured at least 15 days written notice to the address stated in the Schedule. The Company will retain premium on a pro-rata basis. Under normal circumstances, the Policy will not be cancelled except for reasons of mis-representation, mis-description or fraud, non-disclosure of material facts or non-cooperation of the Insured.

20. Arbitration:

- a) If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted), such difference shall independently of all other question be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The law of the arbitration will be Indian law, and the seat of arbitration and venue for all hearings shall be within India.
- b) It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the Company has disputed or not accepted liability under or in respect of this Policy.
- c) It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
- d) It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any Claim hereunder and such Claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- e) In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.

21. Notices:

- a) Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Schedule.
- b) Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Schedule.

22. Governing Law: The construction, interpretation and meaning of the provisions of this Policy shall be determined exclusively in accordance with Indian law. The Section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.

23. Entire Contract: This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

24. Territorial Limits: The cover provided under this Policy is restricted to Claims occurring in India, and determined according to Indian Law, and the obligation of the Company to make payment or shall make payment in Indian Rupees only.

25. Resolving Issues: The Company does their best to ensure that it's customers are delighted with the service they receive from Bajaj Allianz. If the Insured is dissatisfied the Company would like to inform that the Company has a procedure for resolving issues. The Insured has to include his/her Policy number in any communication. This will help the Company to deal with the issue more efficiently. If the Insured doesn't have the Policy number, they can get in touch with their Branch office.

First Step

Initially, the Company suggests Insured to contact the Branch Manager / Regional Manager of the local office which has issued the Policy. The address and telephone number will be available in the Policy.

Second Step

Naturally, The Company hopes the issue can be resolved to Insured's satisfaction at the earlier stage itself. But if Insured feels dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Customer Care Cell

Bajaj Allianz General Insurance Co. Ltd

Bajaj Allianz House, Airport Road, Yerawada, Pune 411 006

E-mail: bagichelp@bajajallianz.co.in

If Insured is still not satisfied, they can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

	Office Details	Jurisdiction of Office Union Territory, District)
1.	AHMEDABAD - Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2.	BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
3.	BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
4.	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
5.	CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
6.	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
7.	DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi.
8.	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

	<p>Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in</p>	
9.	<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
10.	<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan.</p>
11.	<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>
12.	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
13.	<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
14.	<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
15.	<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>

16.	PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.
17.	PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Note: Address and contact number of Governing Body of Insurance Council

Secretary General - Governing Body of Insurance Council

Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054

Tel No: 022-2610 6889, 26106245, Fax No. : 022-26106949, 2610 6052, E-mail ID: inscoun@vsnl.net

Annexure-I
List of Illnesses

<u>Sr. No.</u>	<u>Illness Name</u>
1	Liver dysfunction
2	Kidney dysfunction
3	Pancreatic Dysfunction
4	Cushing's Syndrome
5	Diabetes
6	Thyroid Dysfunction
7	All types of Cancers and tumors
8	Meningitis
9	Epilepsy
10	Peritonitis
11	Inflammation of Prostate Gland
12	Coagulation Disorders
13	Cardiac Dysfunction
14	Otitis
15	Hip Dysplasia
16	Ascites
17	Parvo Virus Infection
18	Distemper
19	Canine Leptospirosis
20	Upper Respiratory Tract Infection
21	Urinary Tract Infection
22	Vestibular Disorder
23	Pneumonia
24	Pyometra
25	Osteo Arthritis
26	Venereal Granuloma
27	Insulinoma
28	Hematoma in ear
29	All Eye Related Problems