

WHO CAN BUY THIS POLICY?

This policy can be bought by any individual named in the Schedule who owns a pet dog (referred to as Insured/you/your hereinafter) and would like to have protection against various expenses that may be incurred in order to treat the covered dog in event of any accident or illness in accordance with the terms and conditions of the Policy (referred to as Insured Dog hereinafter).

INTRODUCTION

We, at Future Generali India Insurance Co. Ltd. understand your concerns with regards to your pet dog and its health issues which might arise due to unfortunate incidents. Protect your pet dog with Future Generali Dog Health Cover Insurance and give your dog the best medical care while protecting your bank account from unexpected, and expensive, veterinary bills.

Cover	Sr.	Cover
	1	Funeral Cost Cover
Cover	2	Terminal Illness Cover
	3	Surgery and Hospitalisation Cover
	4	Death Cover
	1	Third Party Liability Cover
Add Ons	2	Lost and Stolen Cover
	3	Emergency Pet Minding Cover
	4	Veterinary Consultation and Doctor on Call

Any cover will not be available midterm and will have to be opted for at the inception/renewal of the Policy.

ELIGIBILITY CRITERIA:

- All breeds of dogs are covered under the Policy subject to Veterinary Doctor certification as healthy and in sound condition.
- Classification dogs breeds - Small/Medium/Large breeds/Giant Breed

INSURABLE AGE GROUP:

Entry Age: 6 months onwards up to age of 4 years for Giant breeds and 7 years for Small, Medium and Large breeds

Exit Age: 10 years for small, medium and large breeds, and up to the age of 6 years for giant breeds.

Classification of Dogs on the basis of weights (at the time of maturity)

Category Weight Range (in KG)

Small	0 - 10
Medium	10 - 25
Large	25 - 40
Giant	40 +

PRE-REQUISITE

The Insured Dog is required to be registered with Municipal Corporation or deemed local Government authority or certified by Kennel club of India, or tagged/micro-chipped by the Insured.

Along with proposal form, the Insured is required to submit four photographs of the Insured Dog as per specification given.

- Face photo
- Prominently showing the birth mark, if any
- Photo from right side
- Photo from left side

Note: All Dogs belonging to the Proposer must be proposed for insurance and there should not be selection of Dogs for insurance/ else already Insured with any other Insurance company.

SUM INSURED

Sum Insured would be decided on the basis of Health Evaluation cum valuation certificate from Veterinary Doctor which forms a part of proposal form

COVERAGE: The benefits under the Policy shall be in accordance with the terms and conditions below, and Claim amounts under the Policy shall always be subject to Sum Insured specified against each benefit in the Schedule, unless otherwise specified herein below.

1) Funeral Cost Cover – The Company shall pay a fixed amount of INR 5,000 for costs incurred towards burial or electric cremation of the Insured Dog at specified facilities on submission of photographs of the dead Insured Dog, proof of burial/cremation, and death certificate / post-mortem report signed by a Veterinary Doctor.

Specific Exclusion:

The Company will not be liable for any Claim under Funeral Cost Cover towards cremation costs of the Insured Dog if aged 8 years and over at the time of death.

2) Terminal Illness Cover – The Company shall pay the applicable Sum Insured specified in the Schedule against this benefit, as a lumpsum amount, in the event that the Insured Dog is diagnosed with any one or more Terminal Illness at first instance during the Policy Period, and provided that the Insured Dog survives for at least 30 days from the date of diagnosis of the Terminal Illness.

For the purpose of this benefit, "Terminal Illness" shall mean one or more of the following:

- Cancer – Any
- Cardiac Dysfunction

- c. Leptospirosis
- d. Kidney Failure
- e. Canine Distemper
- f. Hepatitis

For the clarification of any doubt, the applicable Sum Insured for the Terminal Illness Cover shall be calculated as 50% of the value stated in the health evaluation cum valuation certificate duly issued by a Veterinary Doctor, or as decided by the Company per its sole discretion, but in any event, shall always be the amount specified in the Schedule against this Cover.

Specific Exclusions:

The Company will not be liable for any Claim under Terminal Illness Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- a. Any Terminal Illness arising on account of or in connection with any Pre-Existing Disease.
- b. Any Terminal Illness diagnosed within the Waiting Period. This exclusion shall not apply to Policies that are continuously renewed with Us, and if the Insured was covered under a policy from any other insurer in India covering the same health conditions and under the same terms as are being covered under this Policy during the previous 12 continuous months, provided the renewal of such policy is continuous or the Policy is renewed within 15 days of expiry of the previous policy.
- c. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and Congenital Abnormalities.
- d. Intentional self-Injury and / or the use or misuse of intoxicating drugs and / or alcohol.

3) Surgery and Hospitalization (In-patient) Cover –The Company shall cover the following under this benefit, up to the Sum Insured (Up to INR 50,000) specified against this benefit in the Schedule:

- a. Surgery: The Company shall indemnify the Insured for the reasonable Medical Expenses incurred towards any Medically Required Surgery in a Veterinary Hospital for the Insured Dog during the Policy Period due to an Illness or Injury and as required in writing by a Veterinary Doctor.
- b. Treatment Expenses: The Company will indemnify the Insured for the reasonable Medical Expenses incurred towards Medically Required Treatment of the Insured Dog undertaken during the Policy Period for an Illness, or Injury or conditions contracted or sustained by the Insured Dog during the Policy Period.
- c. Medical Expenses: The Company will indemnify the Insured for the following reasonable Medical Expenses incurred in respect of the Insured Dog during the policy period :
 - a. Vet Fees
 - b. Diagnostics Tests
 - c. Medicines, drugs and consumables
 - d. Intravenous fluids, blood transfusion, injection administration charges
 - e. Operation theatre charges
 - f. Prosthetics and other devices or equipment if implanted internally during Surgical Procedure
 - h. Intensive Care Unit charges
- d. Pre-hospitalization Medical Expenses - The Company will indemnify the Insured for the reasonable Medical Expenses incurred within 15 days immediately preceding the admission of the Insured Dog to a Veterinary Hospital for the same Illness as accepted in a Claim for Surgery or any Medically Required Treatment of the Insured Dog under this cover, on a solely reimbursement basis.
- e. Post-hospitalization Medical Expenses - The Company will indemnify the Insured for the reasonable Medical Expenses incurred within 15 days immediately succeeding the discharge of the Insured Dog from a Veterinary Hospital for the same Illness as accepted in a Claim for Surgery or any Medically Required Treatment of the Insured Dog under this cover, on a solely reimbursement basis.

Additional Co-payment Condition under the Surgery and Hospitalization Cover: If Insured Dog is 5 years of age up to 7 years, and above 7 years on the date of commencement of the current Policy Year, then it is agreed that the Company will only pay 90% and 75% of the applicable Claim amounts under this "Surgery and Hospitalization" Cover respectively.

Specific Exclusions: The Company will not be liable for any Claim under the Surgery and Hospitalization Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

- a. Pre-Existing Diseases will be covered after a waiting period of 12 months of continuous coverage with the Company.
- b. Waiting Period - The Company will not cover any treatment taken during the Waiting Period, unless the treatment is Medically Required as a result of an Accident. This waiting period does not apply for any subsequent and continuous renewals of Your Policy.
- c. Treatment for any Congenital Abnormalities.
- d. Costs for cosmetic treatment, elective treatment, routine treatment or preventative treatment recommended by a Vet to prevent an Injury or illness. This is not limited to but includes vaccination, micro-chipping, spaying, castration, Cryptorchidism (retained testes), grooming, nail clipping, whelping, kitting, bathing, dematting, killing and controlling fleas and worms, spaying to prevent the re-occurrence of false pregnancy and any Claims as a result of these procedures unless specified in the Schedule.
- e. Treatment undergone purely for cosmetic or psychological reasons to improve appearance. However, this exclusion does not apply where Medically Required as a part of treatment for cancer, accidents and burns to restore functionality.
- f. Dental Treatment including Surgical Procedures for the treatment of bone disease when related to gum disease or damage, or treatment for, or treatment arising from, disorders of the temporomandibular joint except if Injury is due to an Accident.
- g. OPD Treatment, except those OPD Treatments specified in the Schedule will be covered under the Policy.
- h. Any treatment received outside India
- i. Unrecognised physician or Hospital:
 - a. Treatment provided by a Veterinary Practitioner who is not recognized by the Veterinary Council of India.
 - b. Treatment in any hospital or by any Veterinary Practitioner or any other provider of services that We have blacklisted as listed on Our website.
- j. Any Claim arising from skin related treatments.
- e. Any Claim arising from expenses incurred in connection with breeding, pregnancy or giving birth.
- k. Any non-medical cost and expenses.
- l. 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

4) Death Cover - The Company will pay the Sum Insured as specified in the Schedule, in the event that the Insured Dog dies due to an Illness, Injury arising from an Accident including fire, famine, riot, strike and civil commotion, Surgery performed, or as a result of the Vet putting the Insured Dog to sleep in order to alleviate its incurable and inhumane suffering due to an Illness or Accident during the Policy Period.



In the event of death of the Insured Dog, where such death is attributable to or caused due to a Terminal Illness, and where a Claim under Terminal Illness Cover is already admitted under the Policy, the Company will pay the Sum Insured specified against this benefit in the Schedule minus any sums already admitted for payment under the Terminal Illness Cover under the Policy.

For the clarification of any doubt, the applicable Sum Insured for the Death Cover shall be calculated on the basis of the health evaluation cum valuation certificate duly issued by a Veterinary Doctor, or as decided by the Company per its sole discretion, but in any event, shall always be the amount specified in the Schedule against this Cover.

Specific Exclusions:

The Company will not be liable to pay any Claim under Death Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

- a. Malicious or wilful injury or neglect, unskilful medical treatment or use of animal for purposes other than stated in the Policy without the consent of the Company in writing.
- b. Accidents occurring and/or diseases contracted prior to commencement of risk under the Policy.
- c. Euthanasia due to behavioural problems or for financial reasons.
- d. Diseases contracted during the Waiting Period.
- e. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane grounds on the basis of a certificate issued by a qualified Veterinary Doctor or in cases where destruction is resorted to by order of a lawfully constituted authority.
- f. Injury or death due to transportation by any mode.
- g. 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.
- h. If the Insured Dog is put to sleep from an Illness it has not been vaccinated against despite the requirement to do so.
- i. Consequential loss of any kind.
- j. Clandestine sale of the Insured Dog.
- k. Terrorism.
- l. Mismanagement and negligence, carelessness or wrong-doing of any person.

ADD-ON COVERS:

The following add-on covers are available under the Policy, upon receipt of additional premium by the Company. The add-on cover in force and applicable in respect of the Insured Dog under the Policy shall be specified in the Schedule.

1) Third Party Liability Cover – The Company shall pay the Insured, if he/she becomes legally liable to pay for any bodily Injury 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, up to the Sum Insured specified in the Schedule.

For the clarification of any doubt, the applicable Sum Insured for the Third Party Liability Cover shall be calculated on the basis of the health evaluation cum valuation certificate duly issued by a Veterinary Doctor, or as decided by the Company per its sole discretion, but in any event, shall always be the amount specified in the Schedule against this Cover.

Specific Exclusions:

The Company will not be liable to pay any Claim under Third Party Liability Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

- a. Claims where no liability is established by a competent court or tribunal or forum constituted under applicable law.
- b. 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, or employed by the Insured including staff/caretaker.
- c. Any Claim arising from breach of quarantine restrictions or import or export rules and regulations.
- d. 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.
- e. Compensation or legal costs if the injured third party is part of the Insured's Family, lives in Insured's residence or is paid to look after the Insured Dog or is paid to train the Insured Dog.
- f. All Vets, dog trainers, kennel employees, dog breeders, dog shop owners, where the incident has occurred in the course of conducting their profession/occupation.

2) Lost and Stolen Cover –

(a) The Company will pay up to 25% of the Sum Insured, in the event that the Insured Dog is lost or stolen (ie, for at least 5 continuous days during the Policy Period), towards the cost of advertising locally (provided that such advertisement is permitted in the Insured's locality and has received the written approval of the Company prior to advertising) and for offering a reward for the recovery of the Insured Dog.

(b) The Company will pay the Insured Dog's valuation at the time of purchase/adoption, upto the Sum Insured, in the event that the Insured Dog is permanently lost or stolen (ie, for at least 90 continuous days provided the loss occurs during the Policy Period, and is not recovered despite the use of the advertising and offering a reward), provided that the Insured:

- a. upon the happening of the covered event, has immediately reported the loss to the Police Authorities and a General Diary entry has been lodged for the same, and
- b. has intimated the Company in writing by registering a lost/stolen incidence within 24 hours from the event of loss.

Specific Exclusions:

The Company will not be liable to pay any Claim under Lost and Stolen Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

- a. Any reward given to:
 - i. any person who lives with the Insured; or
 - ii. anyone who was looking after the Insured Dog when it was lost or stolen; or
 - iii. any person who stole the Insured Dog, or acted in collusion with the person who stole the Insured Dog.
- b. Claim not supported by a signed receipt which shows the full name and address of the person who finds the Insured Dog;
- c. Claim for advertisements issued without prior written approval of the Company;
- d. Any Claim made after 121 days from the date the Insured Dog was lost or stolen;

3) Emergency Pet Minding Cover– The Company will pay a daily allowance of INR 1500 per day up to a maximum of 4 days towards the costs incurred by the Insured towards engaging a pet minder/caretaker for the Insured Dog during the Policy Period in the event that the Insured or a member of the Insured's Family is required to be hospitalized for more than 4 continuous days on the medical advice of a Medical Practitioner and no other member of the Family can look after the Insured Dog.

4) Veterinary Consultation and Doctor on Call – The Company will pay the Vet Fees including any Treatment of the Insured Dog arising out of an Illness or Accident subject to maximum amount of up to INR 1,000 per visit (subject to deductible of Rs. 400 per visit), for the Insured Dog's visit to a Vet at a Veterinary Clinic or Veterinary Hospital empanelled with the Company or a Vet's visit to the Insured's place of residence, subject overall to a maximum of 6 visits per Policy Year. All payments will be made by the Company directly to the Vet or Veterinary Hospital empanelled with the Company.



In the event that the same health issue causes the Insured Dog to suffer from a number of Incidents, the Company will treat all such Incidents as one Incident and will pay the Vet Fees under this benefit only once for all related Incidents.

Specific Exclusions:

The Company will not be liable to pay any Claim under Veterinary Consultation and Doctor on Call directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

- a. Any Claim arising out of a Surgery and Hospitalization, and Terminal Illness.
- b. Pre-Existing Diseases
- c. Any Illnesses, including any signs and symptoms of Illness which the Insured or the Vet are aware of during the Waiting Period;
- d. Vaccinations, homeopathic vaccinations, flea, tick or worming prevention or treatment for elective treatments, tests or diagnostic procedures including cosmetic surgery;
- e. For routine examinations, nail clipping, bathing or de-matting, spaying or castration;
- f. For pregnancy or related consultations or complications, including giving birth or rearing puppies;
- g. Any skin related infections, diarrhoea/dysentery, gastritis, gastro enteritis, vomiting, and dental care (including any Dental Surgery/Treatment).
- h. Vet Fees outside normal Surgery hours except where a Vet considers and confirms in writing that the Insured Dog cannot wait until normal Surgery hours;
- i. Non-essential hospitalisation and/or house calls unless the Vet declares in writing to move the Insured Dog would seriously endanger its health;
- j. Any costs for teeth or gums unless caused by an Accident;
- k. Food unless it has been prepared to treat a specific Accident or Illness and is used instead of medication on the written confirmation of the Vet;
- l. Removal of dew claws unless as a result of an Accident;
- m. Post-mortem costs;
- n. Cost of transplant Surgery, including pre and post-operative care.

General Exclusions: The Company shall not be liable to make any payment for any Claim under the Policy, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Accidents occurring and/or disease/illness contracted prior to commencement of risk under this Policy. 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 Schedule against each benefit in force under the Policy.
4. Any Claims for costs or fees for Experimental Surgery/Procedures.
5. Any Claims for costs incurred on alternate treatments.
6. Any Claim for treatment of disease or Injury due to an Accident to Working Dogs and Volunteer Dogs.
7. Any loss or damage caused wilfully or knowingly by the Insured, or any loss or damage in which the Insured or any person acting on his/her behalf, is involved or implicated.
8. Any consequential loss, how so ever arising.
9. Any Claims for a dog not identified and identified in the 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 or mis-representation 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 insurance cover under any other insurance policy.
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 the territorial limits of 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 wilful Injury or neglect, or gross negligence to Insured Dog caused by the Insured, his/her agent, employees or members of Insured's Family and unskilful medical 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 the 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 Terrorism.
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;
28. Treatment to the teeth and gums of the Insured Dog is excluded except which is as a direct result of an Injury caused by an Accident to the Insured Dog.
29. Costs resulting from an Accident, Injury or Illness that first showed clinical signs and symptoms before the date of commencement of the Policy.
30. Costs resulting from an Illness that first showed clinical signs and symptoms during the Waiting Period.
31. Costs resulting from an Accident, Injury or Illness that:
 - i. is the same as or has the same diagnosis or clinical signs and symptoms as an Accident, Injury or Illness of the Insured Dog before the date of commencement of the Policy;
 - ii. is caused by, relates to or results from an Accident, Injury, Illness or clinical signs and symptoms existent before the date of commencement of the Policy.

LIST OF DOCUMENTS REQUIRED AT THE TIME OF POLICY ISSUANCE ARE:

- o Duly filled Proposal Form
- o Color Photos from all sides
- o Self-declaration on vaccinations conducted on time & declaration for insurable interest

UNLESS OTHERWISE DECIDED BY COMPANY, FOLLOWING BASIC DOCUMENTS WILL BE NECESSARY FOR PROCESSING OF A CLAIM UNDER THIS POLICY -

- o Duly completed claim form
- o Vaccination Certificates
- o Death Certificate along with colored photographs of the Insured Dog (in case of Claim under Death Cover)
- o Vet Medical Papers and Bill (in case of Claims under Surgery & Hospitalisation, Death Cover)
- o Copy of General Diary Entry lodged by Police (in case of Claim under Lost and Stolen Cover)
- o FIR (in case of Claim under Third Party Liability Cover)
- o Copy of advertisement (in case of Claim under Lost and Stolen Cover)



- o Hospitalization bill (in case of Claim under Surgery & Hospitalization Cover)
- o Court Orders (in case of Claim under Third Party Liability Cover)
- o Diagnostics Report (in case of Claim under Terminal Illness Cover, and Veterinary Consultation and Doctor On Call Cover)
- o Any other documents if required by the Company to process the Claim
- o Hospital bills of the Policyholder for Emergency Pet Minding Cover and self- declaration on non-availability of Family members.

RENEWAL NOTICE:

The Company shall not be bound to accept any renewal premium or to give notice that such is due. Unless renewed in accordance with the terms and conditions of the Policy, this Policy shall terminate at the expiration of the Policy Period specified in the Schedule for which the premium has been received in full.

ALTERATION OF RISK:

The Policy, the schedule, the proposal form, endorsements, 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.

TERRITORIAL LIMITS:

The cover provided under this Policy is restricted to Claims occurring in India., The obligation of the Company to make payment or shall make payment in Indian Rupees only.

CLAIMS PROCESS:

1. Our aim is to provide fast and efficient claims service to ensure payment to You of any valid claim as quickly as possible. To help Us achieve this please read this section carefully, note the information We require for each type of claim and send Your Claim to Us promptly. To download a claim form, please visit our website or connect to our customer care.
2. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.
3. We do not pay the cost charged by a Vet to fill or provide a prescription.
4. Always quote the Policy number printed on your Schedule every time You contact Us.
5. 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.
6. 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 till the date of actual payment.

For detailed information on this product, terms and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to change in tax laws. Insurance is the subject matter of solicitations.

SECTION 41 OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs Rupees.

