

## **FG DOG HEALTH COVER POLICY WORDINGS**

### **PREAMBLE**

Whereas the Insured named in the Schedule has made to Future Generali India Insurance Company Limited (hereinafter called the Company), a proposal which together with any other statements made by the Insured in writing, is hereby agreed shall be the basis of this Policy and is incorporated herein, and the Company has received the premium specified in the Schedule in full, now the Company agrees, subject always to the terms, conditions, exclusions, and limitations contained herein, to pay the stated sums, or indemnify the Insured in excess of the amount of the Deductible or Co-Pay and subject always to the Sums Insured for different coverages, as incurred by the Insured in respect of the Insured Dog during the Policy Period, as is herein provided.

Claims made in respect of the Insured under this Policy shall be made in accordance with the procedures set out in this Policy, and remain subject to the terms, conditions, and exclusions of this Policy.

The Policy, the Schedule and any endorsements shall be read together, and any word or expression to which a specific meaning has been ascribed in any part of this Policy shall bear such meaning wherever it may appear.

### **DEFINITIONS:**

1. "Accident" means a sudden unforeseen and involuntary event caused to Insured Dog by external, visible and violent means.
2. "Injury" means a physical bodily harm caused to Insured Dog due to an Accident, 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 or relating to 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 the Insured Dog.
5. "Co-pay" or "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 with respect to the Insured Dog under this Policy. The Company's liability to make any payment under the Policy is only 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 Illness(es) of the Insured Dog 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 residence specified in the Schedule.

10. “Grace Period” means the specified period of time immediately following the premium due date during which premium 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 under the Policy is not available for the period for which no premium is received by the Company.

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 during the 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 “Policyholder” means the individual who insures his/her pet dog and as shown in the Schedule.

14. “Insured Dog” means the Insured’s pet dog, on whose life this Policy has been issued.

15. “In-patient Care” means treatment for which the Insured Dog has to stay in a Hospital for more than 24 hours for a covered event.

15. “Lost” shall mean that the Insured Dog is separated from Insured and / or his Family member(s) / servants / its handler(s) as a result of some external uncontrollable event; unable to be found or recovered.

16. “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 Clinic or Veterinary Hospitals in the same locality would have charged for the same medical treatment to the Insured Dog.

17. “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.

18. “Policy” means the proposal, the schedule, this Policy document, attaching to or forming part hereof, either at inception or during the Policy Period.

19. “Policy Period” means the period between and including the Risk Inception Date and Risk end dates shown in the Schedule.

20. “Pre-Existing Diseases” means the following conditions of the Insured Dog:

- i. changes in Insured Dog's health or behaviour which are indicative of diagnosed or undiagnosed Injuries or Illnesses occurring prior to policy inception date;;
- ii. existing Incidents;
- iii. existing physical abnormalities;
- iv. existing Incidents or physical abnormalities which lead to other health issues or Injuries;
- v. Incidents which are medically linked to existing Incidents or physical abnormalities.

21. "Schedule" means the Schedule attached to and forming part of this Policy.

22. "Sum Insured" means the amount stated in the Schedule, which is the maximum amount (regardless of the number of Claims made for any one Claim and in the aggregate for all Claims for which the Company will make payment in relation to the Insured Dog during the Policy Period in accordance with the terms and conditions of this Policy.

23. "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.

24. "Treatment" means any examination, consultation, advice, tests, x-rays, drugs or medication administered or prescribed Surgery, nursing or therapy provided in respect of the Insured Dog by or under the written direction of a Vet.

25. "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.

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, or 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 Insured Dog suffers the Incident, including but not limited to 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 Hospital or Veterinary Clinic under the supervision of a Vet Surgeon; and/or any medication or therapy legally prescribed by a Vet.

31. “Volunteer Dogs” are classed as Working Dogs and are in the course of volunteering activities.

32. “Waiting Period” means the first 30 days from the date of commencement of the Policy during which the Company shall not be liable to make any Claim payments under the Policy, unless specified otherwise in the Policy.

33. “We” or “Company” or “Us” means Future Generali 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.

#### **ELIGIBILITY CRITERIA:**

##### **1) Insurable Age:**

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)**

<b>Category Weight</b>	<b>Range (in KG)</b>
<b>Small</b>	<b>0 - 10</b>
<b>Medium</b>	<b>10 – 25</b>
<b>Large</b>	<b>25 – 40</b>
<b>Giant</b>	<b>40 +</b>

##### **2) Pre-requisite for issuance of Policy:**

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.

The Insured is required to submit along with the Proposal, four photographs of the Insured Dog as per the specifications given below:

- 1) Face photograph
- 2) Prominently showing the birth mark, if any

- 3) Photograph from right side
- 4) Photograph 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.*

### **3) Sum Insured:**

The Sum Insured under the Policy shall be decided by the Company, on the basis of the health evaluation cum valuation certificate duly issued by a Veterinary Doctor which forms a part of the Proposal, and shall be as specified in the Schedule.

### **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:

- a. Cancer – Any
- b. 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 it's 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.

#### **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.
7. List of Documents required at the time of Policy issuance are:
  - Duly filled Proposal Form
  - Color Photos from all sides
  - Self-declaration on vaccinations conducted on time & declaration for insurable interest
8. Unless otherwise communicated 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 Insured Dog (in case of Claim under Death Cover)
  - Vet Medical Papers and Bill (in case of Claims under Surgery & Hospitalisation, Death Cover), Copy of General Diary Entry lodged by Police (in case of Claim under Lost and Stolen Cover)
  - FIR (in case of Claim under Third Party Liability Cover)
  - Copy of advertisement (in case of Claim under Lost and Stolen Cover)
  - Hospitalization bill (in case of Claim under Surgery & Hospitalization Cover)
  - Court Orders (in case of Claim under Third Party Liability Cover)
  - Diagnostics Report (in case of Claim under Terminal Illness Cover, and Veterinary Consultation and Doctor On Call Cover)
  - Any other documents if required by the Company to process the Claim
  - Hospital bills of the Policyholder for Emergency Pet Minding Cover and self-declaration on non-availability of Family members.

## GENERAL CONDITIONS

1. **Notice:** Every notice and communication to the Company required by this Policy shall be in writing to the nearest office of the Company and acknowledged through which this Policy is effected.
2. **Observance of Terms and Conditions:** The due observance of, fulfilment of and compliance with the terms, provisions, warranties, endorsements 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.
3. **Reasonable Precautions:** The Insured Dog must be in sound and perfect health and free from any Injury at the time of the proposal. The Insured shall inform Us immediately of any change in the state of health, or of any other changes affecting the Insured Dog. In the event of an Illness or Accident, the Insured shall immediately obtain the services of a qualified Veterinary Doctor and get the Insured Dog properly treated.

4. **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.
5. **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.
6. **Contribution:** If, at the time of the happening of any loss or damage covered under this Policy there shall be existing any other insurance of any nature whatsoever covering the same loss or damage, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
7. **Cancellation:** The Company may at any time cancel the Policy on grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation by the insured by sending thirty days' notice in writing to the insured at his last known address in which case the Company shall return to the Insured a proportion/ pro-rata portion of the premium corresponding to the unexpired Policy Period provided that if no Claim has been paid under the Policy. The Policy may also be cancelled by the Insured at any time by giving thirty days' notice in writing to the Company and in such event the Company shall allow refund of premium at Company's short period premium calculation as given below provided no claim has occurred up to the date of such cancellation.

<b>Table of Short period Rates</b>	
<b>Period of Risk</b>	<b>Amount of premium to be Retained by the company</b>
For a period not exceeding 1 month	25% of Annual Premium
For a period not exceeding 3 months	50% of Annual Premium
For a period not exceeding 6 months	75% of Annual Premium
Above 6 months	Full Annual Premium

8. **Arbitration:** Any and all disputes or differences under or in relation to this Policy will be subject to Indian law only. Any dispute or difference, which may arise under this Policy on the quantum of Claim ( liability being otherwise admitted) shall be referred to arbitration and to a sole arbitrator, If they cannot agree upon a single arbitrator than 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 the arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996,as amended from time to time. The seat and venue for the arbitration shall be India.

The expenses of the arbitrator(s) shall be shared equally between the parties and such expenses, along with all reasonable costs in conduct of the arbitration, shall be awarded by



the arbitrator(s) to the successful party or, where no party can be said to have been wholly successful, to such party as has substantially succeeded.

It is hereby expressly agreed as a condition precedent to any right of action or suit upon this Policy that an award by such arbitrator or arbitrators of the amount of the loss or damage shall be first obtained.

In the event that these arbitration provisions shall held to be invalid then all such dispute shall be referred to the exclusive jurisdiction of the Indian court.

It is also hereby 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.

9. **Overriding Effect Of The Schedule:** The terms and conditions contained herein and in the Schedule shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in the Schedule, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in the Schedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.
10. **Renewal Notice:** The Company shall not be bound to accept any renewal premium or to give notice that such is due. Unless renewed as herein provided, this Policy shall terminate at the expiration of the Policy Period specified in the Schedule for which the premium has been received in full.
11. **Governing Law and Jurisdiction:** Any and all disputes or differences under or in relation to this Policy will be subject to Indian law only, and subject to the arbitration procedure detailed at Clause 7 (Arbitration) above, shall be subject to the exclusive jurisdiction of courts in India.
12. **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.
13. **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.

## GRIEVANCE REDRESSAL

**If you have a complaint or grievance you may reach us through the following avenues:**

	<b>1800-220-233 /</b>	<b>Email</b>	<b>Fgcare@futuregenerali.in</b>
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<b>Help - Lines</b>	1860-500-3333 /	<b>Website</b>	<b>www.futuregenerali.in</b>
	022-67837800		
<b>GRO at each Branch</b>	Walk-in to any of our branches and request to meet the <b>Grievance Redressal Officer (GRO)</b> .		

### **What can I expect after logging a Grievance?**

We will acknowledge receipt of your concern within 3 - business days.

Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.

We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

### **What do I do, if I am unhappy with the Resolution?**

You can write directly to our **Customer Service Cell at our Head office::**

<b>Customer Service Cell</b>	<b>Customer Service Cell, Future Generali India Insurance Company Ltd.</b> Corporate & Registered Office:- Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai - 400083
	Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.

### **How do I Escalate?**

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDA (Insurance Regulatory and Development Authority)**.  
**CALL CENTER: TOLL FREE NUMBER (155255).**

**REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)**  
**Insurance Ombudsman:**

If you are still not satisfied with the resolution to the complaint as provided by our **GRO**, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Ahmedabad	Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road,Ahmedabad - 380001.Tel nos: 079-25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	Gujarat, UT of Dadra & Nagar, Haveli, Daman and Diu
Bengaluru	Office of the Insurance Ombudsman Jeevan Soudha Bldg., PID No. 57-27-N-19, Ground Floor, 19/19, 24 <sup>th</sup> Main Road, JP Nagar, 1 <sup>st</sup> Phase, Bengaluru – 560078. Tel.: 080 – 26652048/49 E-mail: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>	Karnataka
Bhopal	Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, <b>BHOPAL - 462 023</b> Tel: 0755-2769201/9202 Fax: 0755-2769203 E-mail: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>	Madhya Pradesh & Chhattisgarh
Bhubaneswar	Office of the Insurance Ombudsman 62, Forest Park, <b>BHUBANESHWAR - 751 009</b> Tel: 0674-2596455/2596461 Fax: 0674-2596429 E-mail: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>	Orissa
Chandigarh	Office of the Insurance Ombudsman S.C.O. No.101 - 103, 2nd Floor, Batra Building, Sector 17-D, <b>CHANDIGARH - 160 017</b> Tel: 0172-2706196/2706468 Fax: 0172-2708274 E-mail: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
Chennai	Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, <b>CHENNAI - 600 018</b> Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
	Office of the Insurance Ombudsman	

Delhi	2/2 A, Universal Insurance Bldg. Asaf Ali Road, <b>NEW DELHI - 110 002</b> Tel: 011-23232481/23213504 E-mail: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>	Delhi
Guwahati	Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, <b>GUWAHATI - 781 001</b> Tel:0361-2632204/5 E-mail: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
Hyderabad	Office of the Insurance Ombudsman 6-2-46 , 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, <b>HYDERABAD - 500 004</b> Tel: 040-67504123/23312122 Fax: 040-23376599 E-mail: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Pondicherry
Jaipur	Office of the Insurance Ombudsman Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel : 0141-2740363 E-mail: <a href="mailto:bimalokpal.jaipur@ecoi.co.in">bimalokpal.jaipur@ecoi.co.in</a>	Rajasthan
Ernakulam	Office of the Insurance Ombudsman 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM - 682 015</b> Tel: 0484-2358759/2359338 Fax: 0484-2359336 E-mail: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
Kolkata	Office of the Insurance Ombudsman 4 <sup>th</sup> Floor, Hindusthan Bldg., Annexe, 4, C.R.Avenue, <b>KOLKATA - 700 072</b> Tel: 033-22124339/40 Fax: 033-22124341 E-mail : <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>	West Bengal, Sikkim and UT of Andaman & Nicobar Islands
		Districts of U.P:- Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,

Lucknow	<p>Office of the Insurance Ombudsman Jeevan Bhawan, Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, <b>LUCKNOW - 226 001</b> Tel: 0522 -2231331/30 Fax: 0522-2231310 E-mail: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a></p>	<p>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>
Mumbai	<p>Office of the Insurance Ombudsman Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), <b>MUMBAI - 400 054</b> Tel: 022-26106960/26106552 Fax: 022-26106052 E-mail: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a></p>	<p>Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai &amp; Thane</p>
Noida	<p>Office of the Insurance Ombudsman Bhagwan Sahai 4th Floor, Main Naya Bans, Sector Distt: Gautam Buddh U.P-201301.</p>	<p>Uttaranchal and the following Districts of U.P:- Agra, Aligarh, Bagpet, Bareilly, Bijnor, Budaun, Bulandshehar, Etah , Kanooj, Mainpuri, Mathura , Meerut, Moradabad, Muzaffarnagar,  Palace Road, 15, Nagar, Oraiyya, Pilibhit, Etawah,</p>

	<p>Tel.: 0120-2514250 / 2514252 / 2514253  Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a></p>	<p>Farrukhabad,  Firozabad,  Gautambodhanagar,  Ghaziabad, Hardoi,  Shahjahanpur,  Hapur,  Shamli, Rampur,  Kashganj,  Sambhal, Amroha,  Hathras,  Kanshiramnagar,  Saharanpur</p>
Patna	<p>Office of the Insurance Ombudsman  1st Floor, Kalpana Arcade Building,,  Bazar Samiti Road,  Bahadurpur, Patna 800 006.  Tel.: 0612-2680952  Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a></p>	<p>Bihar and Jharkhand</p>
Pune	<p>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 – 411030.  Tel: 020-41312555 E-mail: <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a></p>	<p>Maharashtra, Area  of Navi  Mumbai and Thane  but  excluding Mumbai  Metropolitan Region</p>

The updated details of Insurance Ombudsman are available on IRDAI website: [www.irdai.gov.in](http://www.irdai.gov.in), on Our website [www.futuregenerali.in](http://www.futuregenerali.in), or from any of our offices.

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