PET DOG INSURANCE



CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Pet Dog Insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	PET DOG INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0028V01199900	
3	Structure	Indemnity Policy	
4	Interests insured	Dogs of indigenous origin, cross-bred and exotic breeds within the age group of 8 weeks to 8 years.	
5	Sum Insured / Scope	The sum insured can be determined based on a valuation done by a qualified veterinary doctor at the time of proposing the insurance.	
6	Policy Coverage (What the policy covers)	Death due to accident and/or diseases contracted during the period of insurance (subject to usual terms, conditions and exclusions of the policy.)	I. A
7	Add-on-Cover	Section - 1: Death by accident in transit by air, rail, road and water and show risk. Section - 2: Death by accidental poisoning.	
		 Section - 3: Breeding risk a) Death by whelping. b) Loss of litter in case the whole litter is born and dies within 14 days after birth. Indemnity will be restricted to 25% of the value of the Dog or cost of one Puppy or Actuals (i.e., Mating Exp + Maintenance Exp. During pregnancy +Veterinary inputs +Doctor fees) whichever is less. 	
		Section - 4: Lost or stolen dogs (including or Housebreaking) Section - 5: Loss of show entry fees (limit Rs.250/-) or Actuals whichever is less when the dog which is registered with the Kennel Club is unable to attend the show because of any accident or diseases covered by the Policy.	
		Section - 6: Liability for personal injury and damage to property (including animals, poultries or third parties) upto Rs.5000/	
		Note: Liability to member of the Insured's family or employees is excluded. Veterinary Surgeon fees may be included when incurred in a successful attempt to save life of a dog. Limit of Rs.250/- or Actuals whichever is less.	
		<u>Section - 7</u> : Worldwide transit clause. This covers during transit to various parts of the World and back to India and/or from other countries to India.	

a) Risk of death from any cause (except whelping but with liberty to be Rennelled or checking) b) Cover 24 hours after arrival at ultimate destination or until previous arrivals in quarantine. Note: All certificates of vaccination should be produced before leaving the country. Other terms and conditions are as per standard Dag Insurance Policy. B Loss Participation The Company to bear 80% of the claim amount and insured to bear 20% of the claim amount which would be ascertained on the basis of Market Value as certified by Veterinary Doctor or Insured Value whichever is less. P Fecusions What the policy does not covers) The Company shall not be liable in respect of: 1. Non-accidental or non-disease-related surgeries. 2. Malicious or wilful injury or neglect, unskifful treatment or use of dog for the Company in writing. 3. Pre-existing diseases or those contracted within 15 days of coverage. 4. Intentional slaughter, except for incurable suffering (on the basis of certificate issued by a qualified Veterinary Surgeon) or legal reasons. 5. Faming 6. Transport by Air and J or sea. 7. Rables, (canne) Distemper, Canine viral Hepatitis, Leptospirosis. These diseases are overed by the Policy if the dog/s is Jare successfully vaccinated and re-vaccinated in the appropriate age and interval and necessary Veterinary Certificates are supplied to the Company. 8. Act of whelping. 9. Theft or clandestine sale of dog/s. 10. Partial or Total disability of any kind whether temporary or permanent. 11. War, rebellion, or similar events. 12. Accidents or damage caused by nuclear weapons. 13. Any consequential loss or legal liability of any kind or description. 14. In case of illness or accident, the Insured must: P Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. Notify the Company immediately (within 12 hours) an				
Country. Other terms and conditions or as per standard Dog Insurance Policy.			Kennelled or checking) b) Cover 24 hours after arrival at ultimate destination or until previous	
Company to bear 80% of the claim amount and Insured to bear 20% of the claim amount which would be ascertained on the basis of Market Value as certified by Veterinary Doctor or Insured Value whichever is less. Pre-existing places or the Company shall not be liable in respect of:			·	
amount which would be ascertained on the basis of Market Value as certified by Veterinary Doctor or Insured Value whichever is less. 1 The Company shall not be liable in respect of: 1 Non-accidental or non-disease-related surgeries. 2 Malicious or wilful injury or neglect, unskilful treatment or use of dog for the purpose other than that stated in the Policy without written consent of the Company in writing. 3 Pre-existing diseases or those contracted within 15 days of coverage. 4 Intentional slaughter, except for incurable suffering (on the basis of certificate issued by a qualified Veterinary Surgeon) or legal reasons. 5 Famine 6 Transport by Air and / or sea. 7 Rables, (canine) Distemper, Canine viral Hepatitis, Leptospirosis. These diseases are covered by the Policy if the dog/s is /are successfully vaccinated and re-vaccinated in the appropriate age and interval and necessary Veterinary Certificates are supplied to the Company. 8 Act of Whelping. 9 Theft or clandestine sale of dog/s. 10 Partial or Total disability of any kind whether temporary or permanent. 11 War, rebellion, or similar events. 12 Accidents or damage caused by nuclear weapons. 13 Any consequential loss or legal liability of any kind or description. 10 Special Conditions and Warranties (if any) 10 In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 11 Admissibility of Claim 11 Claim Veterinary Surgeon at his own expense. 12 Policy Servicing — Claim Intimation and Processing 12 Policy Servicing — Please contact your Policy issuing office, details of which are mentioned in your Policy Document. 12 Policy Servicing — Claim Intimation and Processing 13 Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 14 Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 4 Submit a claim form within 14 days, including Veterina			Other terms and conditions are as per standard Dog Insurance Policy.	
Non-accidental or non-disease-related surgeries. 1. 1 1. 2 1. 2 1. 2 1. 2 1. 3 1. 3 1. 3 1. 4 1. 5 1. 6 1. 7 1. 7	8	Loss Participation	amount which would be ascertained on the basis of Market Value as certified by	
Admissibility of Claim Admissibility of Cl	9			
3. Pre-existing diseases or those contracted within 15 days of coverage. 1.3			2. Malicious or wilful injury or neglect, unskilful treatment or use of dog for the purpose other than that stated in the Policy without written consent of	
5. Famine 6. Transport by Air and / or sea. 7. Rabies, (canine) Distemper, Canine viral Hepatitis, Leptospirosis. These diseases are covered by the Policy if the dog/s is /are successfully vaccinated and re-vaccinated in the appropriate age and interval and necessary Veterinary Certificates are supplied to the Company. 8. Act of whelping. 9. Theft or clandestine sale of dog/s. 10. Partial or Total disability of any kind whether temporary or permanent. 11. War, rebellion, or similar events. 12. Accidents or damage caused by nuclear weapons. 13. Any consequential loss or legal liability of any kind or description. 19. In 12. Accidents or damage caused by nuclear weapons. 11. Any consequential loss or legal liability of any kind or description. 19. Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 10. In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 11. Admissibility of Claim 12. Vion the death of any insured animal, the Insured must: 13. Any consequential loss or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 19. Vion the death of any insured animal, the Insured must: 19. Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. 19. Policy Servicing— 10. Claim Intimation and Processing 10. Turn Around Time (TAT) for claims settlement 20. Settlement Offer death of any insured flaminature and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. 20. Claim Swill be paid within 5 working days after receiving the final survey report and/or necessary documents. 21. Claim Swill be paid within 5 working days after receiving the			 Pre-existing diseases or those contracted within 15 days of coverage. Intentional slaughter, except for incurable suffering (on the basis of 	
7. Rabies, (canine) Distemper, Canine viral Hepatitis, Leptospirosis. These diseases are covered by the Policy if the dog/s is /are successfully vaccinated and re-vaccinated in the appropriate age and interval and necessary Veterinary Certificates are supplied to the Company. 8. Act of whelping. 9. Theft or clandestine sale of dog/s. 10. Partial or Total disability of any kind whether temporary or permanent. 11. War, rebellion, or similar events. 12. Accidents or damage caused by nuclear weapons. 13. Any consequential loss or legal liability of any kind or description. 14. Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 15. Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 16. In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 17. Admissibility of Claim 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Upon the death of any insured animal, the Insured must: 18. Death of the Animal of the Insured Must and Insured animals, and Insured Must an				II. 5
diseases are covered by the Policy if the dog/s is /are successfully vaccinated and re-vaccinated in the appropriate age and interval and necessary Veterinary Certificates are supplied to the Company. 8. Act of whelping. 9. Theft or clandestine sale of dog/s. 10. Partial or Total disability of any kind whether temporary or permanent. 11. War, rebellion, or similar events. 12. Accidents or damage caused by nuclear weapons. 13. Any consequential loss or legal liability of any kind or description. 14. Special Conditions and Warranties (if any) 15. Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 16. In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 17. Admissibility of Claim 18. II. 9 19. Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 19. In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 19. Veter in a veter in the veter in				
8. Act of whelping. 9. Theft or clandestine sale of dog/s. 10. Partial or Total disability of any kind whether temporary or permanent. 11. War, rebellion, or similar events. 12. Accidents or damage caused by nuclear weapons. 13. Any consequential loss or legal liability of any kind or description. 10 Special Conditions and Warranties (if any) 10 In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 11 Admissibility of Claim 12 Von the death of any insured animal, the Insured must: 13 Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 14 Notify the Company immediately (within 12 hours) and allow inspection of the animal's identity and value. 13 Policy Servicing – Claim Intimation and Processing 14 Notify the Company immediately (within 12 hours) and allow inspection of the animal's identity and value. 15 Please contact your Policy issuing office, details of which are mentioned in your Policy Document. 16 Settlement Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. 17 Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. 18 II. 19 III. 11 19 II. 12 III. 13 10 IV. 4 10 IV. 4 10 IV. 4 10 IV. 5 10 IV. 6 10 IV. 6 11 Or 10 IV. 6 11 Or 10 IV. 6 12 IV. 6 13 Admissibility of claims settlement 14 Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 14 Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 15 Or 10 IV. 6 16 Or 10 IV. 6 17 Or 10 IV. 6 17 Or 10 IV. 6 18 Or 10 IV. 6 18 Or 10 IV. 6 19 Or 10 IV. 6 10 IV.			diseases are covered by the Policy if the dog/s is /are successfully vaccinated and re-vaccinated in the appropriate age and interval and necessary	II. 7
9. Theft or clandestine sale of dog/s. 10. Partial or Total disability of any kind whether temporary or permanent. 11. War, rebellion, or similar events. 12. Accidents or damage caused by nuclear weapons. 13. Any consequential loss or legal liability of any kind or description. 10 Special Conditions and Warranties (if any) • Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. • In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 11 Admissibility of Claim Claim Upon the death of any insured animal, the Insured must: Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. Please contact your Policy issuing office, details of which are mentioned in your Policy Document. Turn Around Time (TAT) for claims settlement Settlement Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. Claim Claims will be paid within 5 working days after receiving the				II. 8
10. Partial or Total disability of any kind whether temporary or permanent. 11. War, rebellion, or similar events. 12. Accidents or damage caused by nuclear weapons. 13. Any consequential loss or legal liability of any kind or description. 10. Special Conditions and Warranties (if any) 11. Claim 12. In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 12. Admissibility of Claim 13. Admissibility of Claim 14. Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 13. Veter the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 14. Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. 14. Policy Servicing – Claim Intimation and Processing 15. Turn Around Time (TAT) for claims settlement 16. Settlement Offer Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. 17. Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. 18. 10. II. 12 19. 10. 4 10. 5 10. 6 10. 6 10. 6 10. 6 10. 6 10. 6 10. 6 10. 6 10. 6 10. 10. 10. 10. 10. 10. 10. 10. 10. 10.				II. 9
12. Accidents or damage caused by nuclear weapons. 13. Any consequential loss or legal liability of any kind or description. 14. Accidents or damage caused by nuclear weapons. 15. Any consequential loss or legal liability of any kind or description. 16. 17. Any consequential loss or legal liability of any kind or description. 17. A provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 18. In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 18. Admissibility of Claim 19. Admissibility of Claim 19. Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 4 Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. 12 Policy Servicing – Claim Intimation and Processing 14 Please contact your Policy issuing office, details of which are mentioned in your Policy Document. 15 Settlement Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. 16 Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. 17 Claim Claims will be paid within 5 working days after receiving the			_	II. 10
13. Any consequential loss or legal liability of any kind or description. 14. 13. Any consequential loss or legal liability of any kind or description. 15. 2 Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 16. In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 17. 5 18. 19. 4 Mmissibility of Claim 19. 5 Upon the death of any insured animal, the Insured must: 19. 6 Votify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 19. Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. 10 Policy Servicing Claim Intimation and Processing 11 Please contact your Policy issuing office, details of which are mentioned in your Policy Document. 12 Policy Servicing Document. 13 Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. 15 Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. 16 Please contact your Policy issuing office, details of which are mentioned in your Policy Document. 17 Turn Around Time (TAT) for claims settlement 18 Settlement Offer documents, a claim settlement offer will be made within 30 days to the insured/claimant. 19 Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. 19 Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. 19 Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents.				
and Warranties (if any) ensuring the same care as if they were not insured. • In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. 11 Admissibility of Claim Upon the death of any insured animal, the Insured must: • Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. • Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. Please contact your Policy issuing office, details of which are mentioned in your Policy Document. Settlement Offer Offer Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. Claim Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. Claim Claims will be paid within 5 working days after receiving the				
In case of illness or accident, the Insured must promptly seek treatment from a qualified Veterinary Surgeon at his own expense. Admissibility of Claim	10	and Warranties (if		IV. 4
Claim Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. Policy Servicing – Claim Intimation and Processing Turn Around Time (TAT) for claims settlement Settlement Offer Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. Claim Rejection Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. Claim Claims will be paid within 5 working days after receiving the				IV. 5
Notity the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice. Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. Policy Servicing – Claim Intimation and Processing Turn Around Time (TAT) for claims settlement Settlement Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. Claim Upon deciding to reject the claim, the reasons will be Rejection communicated in writing within 30 days of receiving the final survey report and/or necessary documents. Claim Claims will be paid within 5 working days after receiving the	11	=	Upon the death of any insured animal, the Insured must:	IV. 6
Policy Servicing – Claim Intimation and Processing Turn Around Time (TAT) for claims settlement Settlement Offer Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. Claim Rejection Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. Claim Claims will be paid within 5 working days after receiving the		Claim		
Claim Intimation and Processing Turn Around Time (TAT) for claims settlement Settlement Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. Claim Claims will be paid within 5 working days after receiving the				
Settlement Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant. Claim Upon deciding to reject the claim, the reasons will be Rejection communicated in writing within 30 days of receiving the final survey report and/or necessary documents. Claim Claims will be paid within 5 working days after receiving the	Claim Intimation Policy Document			
Offer documents, a claim settlement offer will be made within 30 days to the insured/claimant. Claim Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents. Claim Claims will be paid within 5 working days after receiving the		and Processing		
Claim Rejection Claim Claim			Offer documents, a claim settlement offer will be made within 30	
Claims will be paid within 5 working days after receiving the			Claim Upon deciding to reject the claim, the reasons will be Rejection communicated in writing within 30 days of receiving the final	

13	Grievance Redressal and Policyholders' Protection	In case of any grievance, you may contact UIIC through a. Website: www.uiic.co.in b. Toll Free Number: 1800 425 333 33 c. E-Mail: customercare@uiic.co.in You may also approach the grievance cell at any of our branches with details of the grievance. Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (https://igms.irda.gov.in/) OR approach the Office of the Insurance Ombudsman in your respective Area/Region.	
14	Obligations of the Policyholder	 To disclose all Information correctly sought by the insurer at the time of filling the proposal form. In case of any change /modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately Non-disclosure of material information may affect the claim. 	

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.

Place:	
Date:	Signature of the Policyholder.

I have read the above and confirm having noted the details.