

Caringly yours

BAJAJ | Allianz



BAJAJ ALLIANZ PET DOG INSURANCE POLICY

Gift Your Furry Friend the Same Care they Give You

CIN: U66010PN2000PLC015329 | UIN:IRDAN113RP0029V01201920

■ BAJAJ ALLIANZ

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of Bajaj. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time

■ WHO CAN BUY THIS POLICY

This policy can be bought by any individual named in the Policy Schedule who owns a pet dog and would like to have protection against various expenses that can be incurred in order to treat the dog in event of any accident or illness.

■ INTRODUCTION

We, at Bajaj Allianz 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 Bajaj Allianz Pet Dog Insurance Policy and give your dog the best medical care while protecting your bank account from unexpected, and expensive, veterinary bills. Our affordable plan starts as low as INR 315 for dogs.

■ WHAT ARE THE COVERAGES AVAILABLE?

Cover	Section No.	Cover
A: Mandatory	1	Surgery Expenses Cover
		Hospitalisation Cover
B: Optional	2.	Mortality Benefit Cover
	3.	Terminal Diseases Cover
	4.	Long Term Care Cover
	5.	OPD Cover
	6.	Third Party Liability Cover
	7.	Theft/Lost/Straying Cover

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

■ KEY FEATURES

1. Only retail product in the industry offering comprehensive pet dog related coverages, including surgeries, hospitalization, mortality, terminal diseases, long term care, OPD, and theft/lost/straying cover
2. Also covers legal liability on pet owner in case of any third party bodily injury, death or property damage because of the pet dog as well as the legal costs for defending the claim

3. Covers pet dogs over the lifetime of the dog from age 3 months to 10 years**
4. Covers treatment of any injury/surgery or mortality resulting from any accident from the moment of policy issuance, without any waiting period
5. 5% discount in case dog is RFID tagged
6. Medical tests for pet dog not mandatory even at higher ages, subject to waiting period for covering certain diseases

T&C: **Applicable only for Small, Medium and Large breeds

■ ELIGIBILITY CRITERIA

Coverage can be given to domesticated pet dogs which are atleast 90 days of age old and belonging to below mentioned breeds. It cannot be issued to dog breeders.

- **DOG BREEDS:** Pets of Indigenous Origin, Cross-bred and Exotic breeds are covered under the policy.
- **AGE GROUP:**
Entry Age: 3 months onwards till 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 till the age of 6 years for Giant breeds

Classification of Pet dogs breeds into Small, Medium or Large breeds has been given in Annexure I

■ IDENTIFICATION

Color Photographs of the dog from all sides with newspaper of Proposal date in same frame (Front, Back, Right, Left, Top)

OR

Color Photo of Microchip / RFID Tagging with the Identification Number clearly visible

SECTION 1: SURGERY EXPENSES & HOSPITALISATION COVER

■ 1A: SURGERY EXPENSES

■ Scope of Cover

We shall indemnify you for surgical expenses incurred by you for treatment of your dog under this policy, and which is carried out by a vet at his/her veterinary clinic and/or veterinary hospital, necessitated by an accident/ illness occurring to your dog during the policy period subject to the maximum of INR 50000.

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

■ **Pre-Surgery Expenses**

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

■ **Post-Surgery Expenses**

The Medical Expenses incurred during the first 15 days immediately after the surgery are covered under this Section, provided that: Such costs are incurred in respect of the same illness/injury for which the preceding surgery was required, and we have accepted the surgery claim. We shall pay for the expenses within the Sum Insured limit of INR 50000 applicable to Surgery Expenses.

■ **Co-Pay**

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

■ **Specific Exclusions applicable to Section 1A**

We will not indemnify you under this section for the cost incurred in relation of the following:

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

12. Cost of artificial body parts and/or prosthesis.

13. Any expenses which can be covered under Hospitalisation (Section 1 B)

■ **1B: HOSPITALISATION**

■ **Scope of Cover**

We shall indemnify you for all reasonable and customary charges made for in-patient treatment for an illness or accidental injury to your dog, carried out in a Veterinary Hospital and necessitated by an incident occurring to your dog during the Policy Period subject to the maximum of INR 2500 per day of hospitalisation. Our maximum liability is restricted to INR 10000 per Policy year

■ **Co-Pay**

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

■ **Specific Exclusions applicable to 1B**

We will not pay any amounts under Hospitalisation for:

1. The cost of dental treatment unless the treatment relates to an injury.
2. Any claim arising from skin related treatments.
3. Any claim arising from expenses incurred for vaccination and micro-chipping, other than the cost of treating any complications that arise from this procedure.
4. Any claim arising from expenses incurred for spaying (including spaying following a false pregnancy) or castration, unless:
 - a. The procedure is carried out when your dog is suffering from an injury or illness and the procedure is essential to treat the injury or illness
 - b. The costs claimed are for the treatment of complications arising from this procedure.
5. Any claim arising from expenses incurred in connection with breeding, pregnancy or giving birth.
6. Any non-medical cost incurred by you for your dog.
7. The cost of any elective treatment, any preventive treatment or any treatment that you choose to have carried out that is not directly related to an injury or illness, including any complications that arise.
8. Any claim arising from expenses incurred for congenital defects or abnormalities where clinical sign(s) were apparent prior to the effective date of the policy or that became apparent during the first fourteen (14) days prior to the commencement date of this policy;
9. Any claim arising from expenses incurred for treatment of illness or injury arising out of:

- a. Racing;
 - b. Coursing;
 - c. Commercial guarding;
 - d. Organized fighting; or
 - e. Any other occupational, professional or business uses of your dog;
10. Any claim arising from expenses incurred for treatment of an intentional injury or condition as a result of abuse (including persistent neglect) of your dog, by you or a member of your household;
 11. Costs or fees for treatment of an illness or injury for which you were advised prior to commencement of the policy by a vet to take preventive measures and you did not do so.

SECTION 2: MORTALITY BENEFIT

■ Scope of Cover

We shall pay the Sum Insured, if your dog under this policy dies because of an illness or accident or as a result of the Vet putting your dog to sleep in order to alleviate its incurable and inhumane suffering due to an illness or accident during the policy period.

■ Sum Insured

- You are allowed to choose any Sum Insured upto the maximum price as specified within a breed-wise pedigree-wise pricing grid (prepared by the company), without providing any additional documents.
- For choosing a Sum Insured higher than the pricing grid, you need to provide a purchase invoice or other proof of price of the pet dog.
- For choosing the Sum Insured applicable to a pedigree dog but higher than that applicable for a normal breed, you need to produce a Kennel Club of India Certificate for proving that your pet is a pedigree dog.

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

■ Specific Exclusions

We shall not pay any amounts under this Mortality benefit:

1. If your dog is put to sleep due to aggression unless this can be attributed to an illness and can be certified by a veterinary doctor.
2. If the Death results from or your dog is put to sleep from an illness it has not been vaccinated against despite the requirement to do so.

3. If death results due to Kidney failure for Giant breeds over 5 years of age and for all other breeds over 7 years of age. (Can be covered in Plan B)
4. Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.

**NOTE:

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

SECTION 3: TERMINAL DISEASES COVER

■ Scope of Coverage

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

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

■ Specific Exclusions

We shall not pay you under this section in case of the following:

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

****NOTE:**

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

SECTION 4: LONG TERM CARE COVER

■ Scope of Coverage

We shall pay you the lump sum amount of INR 25000 against this section, if your dog is diagnosed as suffering from any of the Illnesses listed below and require long term care, which first occurs or manifests itself during the policy period.

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

■ Specific Exclusions

- a. More than one claim shall not be honored under this section during the lifetime of your dog.

****NOTE:**

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

SECTION 5: OPD COVER

■ Scope of Coverage

We shall indemnify you for the costs incurred by you for the treatment of your dog, carried out by a vet at his/her Veterinary Clinic, upto the amount of INR 30000 for the following illnesses:

1. Meningitis
2. Hepatitis/Liver Dysfunction

3. Pneumonia
4. Peritonitis
5. Inflammation of Prostate Glands
6. Pyometra
7. Vestibular Disorder
8. Eye Related Problems except for Glaucoma
9. Parvo virus
10. Any bodily injury to the Insured dog arising out of accidents

■ Deductible

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

■ Specific Exclusions

- a. Any claim related to Glaucoma shall not be payable under this policy.
- b. Any claim arising out of a surgery conducted on your dog.

****NOTE:**

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

SECTION 6: THIRD PARTY LIABILITY COVER

■ Scope of Coverage

We shall indemnify you upto the Sum Insured, if you become legally liable to pay for any bodily injury and/or property damage and/or sickness and/or Death of a third party due to any one event or multiple events occurring during the policy period involving your dog. We shall also indemnify you for the Legal expenses and costs incurred by you for defending the claims lodged against you, within the Sum Insured as shown on the Policy Schedule against this section.

■ Sum Insured

You can choose between a Sum Insured of Rs.5,00,000 or Rs.10,00,000.

■ Specific Exclusion

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

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

SECTION 7: THEFT/LOST/STRAYING COVER

■ Scope of Coverage

We shall pay you the Sum Insured set against this Section, in respect of permanent loss as a result of your dog being lost or stolen or strayed and no recovery having been made after 45 days despite appropriate attempts to trace your dog including advertising and reward.

■ Sum Insured

- You are allowed to choose any Sum Insured up to the maximum price as specified within a breed-wise pedigree-wise pricing grid (prepared by company), without providing any additional documents.
- For choosing a Sum Insured higher than the pricing grid, you need to provide a purchase invoice or other proof of price of the pet dog.
- For choosing the Sum Insured applicable to a pedigree dog but higher than that applicable for a normal breed, you need to produce a Kennel Club of India Certificate for proving that your pet is a pedigree dog.

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

■ Specific Exclusions

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

1. For any claim not supported by evidence of any sort of advertising done to find your lost dog.
2. Reimbursing any money you spent trying to find your dog if we have not agreed to the way you are doing this.
3. Any reward to anyone who is a member of your family or household residing with you or by any person employed by you.

■ Special Conditions

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

**NOTE:

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

■ PLANS

The Company offers two plans under this policy. All the above-mentioned coverages are offered under both plans with the same inclusions and exclusions, except for the following differences:

INCIDENTS	PLAN A	PLAN B
Death due to Kidney Failure post the age of 5 Years for Giant Breeds and post the age of 7 years for Small/Medium/Large Breeds	NO	YES
Cataract Surgeries post the age of 5 Years for Giant Breeds and post the age of 7 years for Small/Medium/Large Breeds	NO	YES
Terminal Diseases Cover post the age of 5 Years for Giant Breeds and post the age of 7 years for Small/Medium/Large Breeds	NO	YES

■ WAITING PERIODS

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

■ SPECIAL CONDITIONS

- A. In case of a fresh proposal of cover for a dog over the age of 4 years, The Insured will have to opt for any of the below options:
The Insured presents the most recent medical test reports of the dog conducted in the last 7 days for the following medical tests; such as Bio-chemistry test, Circulatory blood count, urine test and chest X-Ray. OR
No cover for the initial 90 days of the policy period from the date of inception of the policy for any of the illnesses listed in Annexure-II.

**Note: Any pre-existing diseases identified through such tests would not be covered.

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

■ List of Documents required at the time of policy issuance are

- Duly filled Proposal Form
- Color Photos from all sides (With newspaper of Proposal date in same frame) or Color Photo of RFID tag with the Identification Number clearly visible
- Diagnostics Test Results if customer opts for PED (Pre- Existing Disease) cover being effective from succeeding day, in case the age of the dog is age 4 or more.
- Self-declaration on vaccinations conducted on time & declaration for insurable interest
- Purchase Proof (in case of SI above max price as per pricing matrix has been selected by the Insured)
- Pedigree Certificate (in case customer has selected dog to be of pedigree lineage)

■ List of Documents required at the time of a Claim are

- Duly completed claim form
- Vaccination Certificates
- Death Certificate along with colored photographs of the deceased dog (in case of claim under Mortality Benefit Cover)
- Vet Medical Papers and Bill (in case of claims under Surgery Expenses & Hospitalisation Cover, Mortality Benefit Cover, Long Term Care Cover and OPD Cover)
- Copy of General Diary Entry lodged by Police (in case of claim under Theft/Lost/Straying Cover)
- FIR (in case of claim under Third Party Liability Cover)
- Copy of advertisement (in case of claim under Theft/Lost/Straying Cover)

- Hospital bill (in case of claim under Hospitalization)
- Court Orders (in case of claim under Third Party Liability Cover)
- Diagnostics Report (in case of claim under Terminal Diseases Cover, Long Term Care Cover and OPD Cover)
- Color Photographs of the dog with newspaper of claim date in same frame
- Color Photo of Microchip / RFID Tagging with the Identification Number clearly visible
- Any other documents if required by the Company to process the claim

■ Alteration of Risk

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, and determined according to Indian Law, and our obligation to make payment or shall make payment in Indian Rupees only.

■ Notification of Claims

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

- Immediately give notice to the Company on the toll free numbers 1-800-2095858, within atleast 24 hours from the moment of loss, and provide the Company with such information and documentation (in relation to the quantum of the Claim and otherwise) that the Company may request within 15 days from such notification of loss.
*Note: Waiver of above condition may be considered by the Company at its absolute discretion, in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed, it was not possible for the Insured to notify the Company of the loss in the given time. The decision of the Company shall be final and binding on the Insured.
- Immediately obtain the services of a qualified Veterinary doctor and get the dog properly treated in the event of an illness or accident
- 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.

■ Important General Exclusions

1. Any Claims for Diseases for which preventive medicines/vaccines has not been taken. The Insured must take Insured dog for regular annual check-ups and keep the dog vaccinated for rabies, distemper, hepatitis, adeno virus, leptospirosis, para-influenza, corona and parvovirus during the entirety of the Policy Period. All vaccinations must be administered under Vet supervision (except Homeopathic vaccinations).
2. Any Claim for treatment of disease or accidental Injury to working dogs and volunteer dogs.
3. Any Claims for Costs or fees for experimental procedures/alternate treatments
4. Any medication or treatment not recommended by a Vet.
5. Legal expenses, fines and penalties connected with, or resulting from, a Criminal Case or an Act of Parliament made in India.
6. Accidents occurring and/or disease contracted prior to commencement of risk

■ Renewal Process

The Company is not bound to accept any renewal premium or give notice that renewal is due. On renewal, the benefits provided under the Policy and/or terms and conditions of the Policy including premium rate may subject to change. Under normal circumstances, renewal of Policy will not be refused except on the grounds of Insured's moral hazard, misrepresentation, mis-description or non-disclosure of any material fact, fraud, or Insured's non-cooperation.

- In case of our Company's own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. However, any Claim during the break period will not be admissible under the Policy.
- For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to the Company, it would be processed as a new business proposal with fresh waiting periods

■ Annexure I

Category	Breed	Category	Breed
Small	Pug	Large	Indian Bloodhound All Breeds
Small	Pomeranian	Large	Labrador
Small	Beagle	Large	Indian Mongrel
Small	Dachshund	Large	Rottweiler
Small	Chihuahua	Large	Golden Retriever
Small	Lhasa Apso	Large	Boxer

Category	Breed	Category	Breed
Small	Shih Tzu	Large	Doberman
Small	Pekingese	Large	Dalmatian
Medium	Spitz	Large	German Shepherd
Medium	Cocker Spaniel	Giant	Great Dane
Medium	Pitbull	Giant	Mastiff
Medium	Bulldog	Giant	St. Bernard
Large	Siberian Husky		

■ Annexure-II

List of Illnesses

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

■ Premium table

- Note:
- Surgery and Hospitalization cover premium for female dogs will be loaded by 5% over the rates in premium table
 - Brachycephalic Breed will be loaded by 10% on the final premium arrived as per the rates in the premium table
 - Brachycephalic Breed includes Pug, Shih Tzu, Chihuahua, Pekingese, Lhasa Apso, Boxer, Bulldog, Mastiff
 - Discount of 5% is provided for RFID tagging/micro chip number on the final premium arrived as per the rates in the premium table
 - All the rates in Premium table are Exclusive of Taxes and premium and Sum Insured are in INR

Table - A											
Small		Plan A				Plan B					
Section	Cover	3 Months- 2 Years	2-5 Years	5-7 Years	7-10 Years	3 Months- 2 Years	2-5 Years	5-7 Years	Age 7-8 Years	Age 8-9 Years	Age 9-10 Years
1	Surgery Expenses & Hospitalization Cover	315	552	1040	1147	315	552	1040	1319	1376	1433
2	Mortality Benefit	(Dogs Value +3000)*2.345%	(Dogs Value +3000)*3.703%	(Dogs Value +3000)*4.691%	(Dogs Value +3000)*5.864%	(Dogs Value +3000)*2.345%	(Dogs Value +3000)*3.703%	(Dogs Value +3000)*4.691%	(Dogs Value +3000)*6.859%	(Dogs Value +3000)*8.121%	(Dogs Value +3000)*9.746%
3	Terminal Diseases Cover	281	667	1125	NA	281	667	1125	2058	2436	2924
4	Long Term Care Cover	856	1284	1712	2139	856	1284	1712	2139	2139	2139
5	OPD Cover	639	852	1064	1277	639	852	1064	1277	1277	1277
6	Third Party Liability Cover	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)
7	Theft/Lost/Straying Cover	(Dogs Value +1000)*2.692%	(Dogs Value +1000)*2.308%	(Dogs Value +1000)*1.538%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*2.692%	(Dogs Value +1000)*2.308%	(Dogs Value +1000)*1.538%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*1.154%

Table - B											
Medium		Plan A				Plan B					
Section	Cover	3 Months- 2 Years	2-5 Years	5-7 Years	7-10 Years	3 Months- 2 Years	2-5 Years	5-7 Years	Age 7-8 Years	Age 8-9 Years	Age 9-10 Years
1	Surgery Expenses & Hospitalization Cover	315	552	1200	1264	315	552	1200	1455	1518	1582
2	Mortality Benefit	(Dogs Value +3000)*2.345%	(Dogs Value +3000)*3.703%	(Dogs Value +3000)*4.691%	(Dogs Value +3000)*5.864%	(Dogs Value +3000)*2.345%	(Dogs Value +3000)*3.703%	(Dogs Value +3000)*4.691%	(Dogs Value +3000)*6.859%	(Dogs Value +3000)*8.121%	(Dogs Value +3000)*9.746%
3	Terminal Diseases Cover	281	667	1125	NA	281	667	1125	2058	2436	2924
4	Long Term Care Cover	856	1284	1712	2139	856	1284	1712	2139	2139	2139
5	OPD Cover	639	852	1064	1277	639	852	1064	1277	1277	1277
6	Third Party Liability Cover	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)
7	Theft/Lost/Straying Cover	(Dogs Value +1000)*2.692%	(Dogs Value +1000)*2.308%	(Dogs Value +1000)*1.538%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*2.692%	(Dogs Value +1000)*2.308%	(Dogs Value +1000)*1.538%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*1.154%

Table - C											
Large		Plan A				Plan B					
Section	Cover	3 Months- 2 Years	2-5 Years	5-7 Years	7-10 Years	3 Months- 2 Years	2-5 Years	5-7 Years	Age 7-8 Years	Age 8-9 Years	Age 9-10 Years
1	Surgery Expenses & Hospitalization Cover	315	552	1360	1384	315	552	1360	1591	1661	1731
2	Mortality Benefit	(Dogs Value +3000)*2.345%	(Dogs Value +3000)*3.703%	(Dogs Value +3000)*4.691%	(Dogs Value +3000)*5.864%	(Dogs Value +3000)*2.345%	(Dogs Value +3000)*3.703%	(Dogs Value +3000)*4.691%	(Dogs Value +3000)*6.859%	(Dogs Value +3000)*8.121%	(Dogs Value +3000)*9.746%
3	Terminal Diseases Cover	281	667	1125	NA	281	667	1125	2058	2436	2924
4	Long Term Care Cover	856	1284	1712	2139	856	1284	1712	2139	2139	2139
5	OPD Cover	639	852	1064	1277	639	852	1064	1277	1277	1277
6	Third Party Liability Cover	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)
7	Theft/Lost/Straying Cover	(Dogs Value +1000)*2.692%	(Dogs Value +1000)*2.308%	(Dogs Value +1000)*1.538%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*2.692%	(Dogs Value +1000)*2.308%	(Dogs Value +1000)*1.538%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*1.154%

Table - D									
Giant		Plan A				Plan B			
Section	Cover	3 Months - 1 Year	1-3 Years	3-5 Years	5-6 Years	3 Months - 1 Year	1-3 Years	3-5 Years	5-6 Years
1	Surgery Expenses & Hospitalization Cover	433	968	1860	2573	433	968	1860	2830
2	Mortality Benefit	(Dogs Value +3000)*3.903%	(Dogs Value +3000)*6.163%	(Dogs Value +3000)*7.807%	(Dogs Value +3000)*9.758%	(Dogs Value +3000)*3.903%	(Dogs Value +3000)*6.163%	(Dogs Value +3000)*7.807%	(Dogs Value +3000)*10.734%
3	Terminal Diseases Cover	281	667	1125	NA	281	667	1125	3424
4	Long Term Care Cover	856	1284	1712	2139	856	1284	1712	2139
5	OPD Cover	639	852	1064	1277	639	852	1064	1277
6	Third Party Liability Cover	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)	769(5 lakhs) / 1231(10 lakhs)
7	Theft/Lost/Straying Cover	(Dogs Value +1000)*2.692%	(Dogs Value +1000)*2.308%	(Dogs Value +1000)*1.538%	(Dogs Value +1000)*1.154%	(Dogs Value +1000)*2.692%	(Dogs Value +1000)*2.308%	(Dogs Value +1000)*1.538%	(Dogs Value +1000)*1.154%



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