FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

PET HEALTH PAWLICY

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 Co-Pay 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. "Dental Surgery / Treatment" means any Surgery / Treatment of the teeth, gums or mouth of the Insured Dog.
7. "Diagnostic Expenses" means any costs incurred in order to diagnose the Illness(es) of the Insured Dog covered under this Policy.
8. "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.
9. "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.
10. "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.
11. "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:
    a) 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;
    b) Conditions which are incurable and likely to continue for the remainder of Insured Dog's life.

12. "Insured" or "Policyholder" means the individual who insures his/her pet dog and as shown in the Schedule.
13. "Insured Dog" means the Insured's pet dog, as specified in the schedule, for whom, this Policy has been issued.
14. "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:

Insurable Age:

Breed Type	Coverage Age		
	Minimum Entry From	Maximum Age during sourcing	Maximum Age at policy expiry
Small	3 months	108 months	120 months
Medium	3 months	108 months	120 months
Large	3 months	108 months	120 months
Giant	3 months	60 months	84 months

Classification of Dogs on the basis of weights (at the time of maturity, usually between 15 months to 18 months)

Category Weight Range (in KG)

Small	Upto 10 kg
Medium	Above 10 and Upto 25 kg
Large	Above 25 and Upto 40 kg
Giant	Above 40 kg

Pre-requisite for issuance of Policy:

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 identification mark, if any

3) Photograph from right side

4) Photograph from left side

5) Any other documents, if required by the company to establish good health, identification, etc of the pet dog

Note: All eligible Pet Dogs belonging to the Proposer must be proposed for insurance and there should not be selection of Dogs for insurance/ else details of current policy of already Insured dog with any other Insurance company should be provided with proposal. In case of a new dog being purchased post policy issuance, should be duly informed to the insurer.

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.

I. Surgery and Hospitalisation Cover - The Company shall cover the following under this benefit, up to the Sum Insured 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 Clinic/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.

In addition to above, the Company shall also indemnify the Insured for the Medical Expenses incurred by him/her in event of a fracture to any limb(s) of the Insured Dog under the Policy, which does not require Surgery, provided herein, that the maximum liability of the Company shall be 10% of the Sum Insured subject to a maximum of INR 10,000/-.

b. Hospitalisation Cover/In Patient 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 as in- patient for an Illness, or Injury or conditions contracted or sustained by the Insured Dog during the Policy Period.

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
g. Intensive Care Unit charges

Pre-Surgery/Hospitalization Medical Expenses - The Company will indemnify the Insured for the reasonable Medical Expenses incurred within 15 days immediately preceding the

Surgery/Hospitalisation of the Insured Dog to a Veterinary

Hospital/Clinic for the same Illness as accepted in a Claim for Surgery or Hospitalisation of the Insured Dog under this cover, on a solely reimbursement basis. The Company shall pay for these expenses within the Sum Insured limit applicable to Surgery or Hospitalisation.

Post-Surgery/Hospitalization Medical Expenses - The Company will indemnify the Insured for the reasonable Medical Expenses incurred within 15 days immediately succeeding the discharge after Surgery/Hospitalisation of the Insured Dog from a Veterinary Hospital/Clinic for the same Illness as accepted in a Claim for Surgery or Hospitalisation of the Insured Dog under this cover, on a solely reimbursement basis. The Company shall pay for these expenses within the Sum Insured limit applicable to Surgery or Hospitalisation.

c. Road Ambulance Charges

We will reimburse expenses incurred towards ambulance charges for transportation of an Insured Pet Dog, from home to Hospital or between Hospitals, per hospitalization up to a maximum of INR 2,000 per trip.

We will reimburse payments under this Benefit provided that:

i The ambulance services of a Hospital or a registered ambulance service provider is utilized.

ii The original Ambulance bills and payment receipt is submitted to Us.

iii We have accepted the claim under Section 1(a) or (b) above.

Co-payment:

This 'Surgery and Hospitalisation Cover' is subject to the Insured making co-payment for 10% of admitted claim amount. In accordance, the liability of the Company shall be up to 90%. Wherein, the Insured opts for a higher co-payment amount of 20% or 30%, the maximum liability of the Company shall be restricted to 80% or 70% respectively of admitted claims.

Restoration of the Sum Insured:

If the Sum Insured under the "Surgery and Hospitalization Cover" is exhausted due to claims admitted by the Company, whether paid or payable, during the Policy Year, it is agreed that a Restored Sum Insured amount (equal to 100% of the Sum Insured) will be automatically available for the remaining period under that Policy Year, provided that:

a) The Restored Sum Insured will be enforceable only after the Sum Insured for this section has been completely exhausted in that Policy Year;

b) The Restored Sum Insured can only be used for claims made for the Insured Dog in respect of "Surgery and Hospitalization Cover".

c) The Restored Sum Insured can be used for only future claims made for the Insured Dog and not against any claim for an Illness (including its complications) for which a claim has been paid in the current Policy Year "Surgery and Hospitalization Cover".

d) The Restored Sum Insured will be applied only once for the Insured Dog during a Policy Year;

e) If the Restored Sum Insured is not utilised in a Policy Year, it shall not be carried forward to any subsequent Policy Year.

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: (These 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/ neutering, Cryptorchidism (retained testes), grooming, nail clipping, whelping, kittening, 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 tempromandibular joint except if Injury is due to an Accident. g. Any amount claimed under OPD
Cover or any other section

g) Any treatment received outside India

h) Unrecognised physician or Unapproved 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.

i) Any Claim arising from skin related treatments.

j) Any Claim arising from expenses incurred in connection with castration/neutering breeding, pregnancy or giving birth.

k) Any non-medical cost and expenses.

l) Any Claim arising from expenses incurred for treatment of Illness or jury 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

II. OPD Cover - The Company shall indemnify the Insured for the costs incurred by Insured towards the treatment of the Insured Dog, carried out by a Vet at his/her Veterinary Clinic, for upto 20% of the Sum Insured under "Surgery and Hospitalisation Cover", subject to a maximum amount of INR 20,000 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

Provided, herein, that the benefit of the Restored Sum Insured shall not apply in case of this OPD Cover.

Co-payment

This cover is subject to the Insured making co-payment for 10% of admitted claim amount. In accordance, the liability of the Company shall be upto 90%. Wherein, the Insured opts for a higher co-payment amount of 20% or 30%, the maximum liability of the Company shall be restricted to 80% or 70%, of admitted claims.

Specific Exclusions:

a. Any Claim related to Glaucoma shall not be payable under this Section.

b. Any Claim arising out of paid under Surgery & Hospitalisation section or any other section.

ADDITIONAL COVERS:

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

1. Terminal Illness Cover – The Company shall pay against this benefit, as a lumpsum amount, equivalent to Sum Insured of Surgery and Hospitalisation Cover Section, 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

Provided, herein, that the benefit of the Restored Base Sum Insured shall not apply in case of 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 cesarian section, birth defects and Congenital Abnormalities.

d. Intentional self-Injury and / or the use or misuse of intoxicating drugs and / or alcohol.

2. Lost and Stolen Cover -The Company will pay up to 25% of the Sum Insured of "Surgery and Hospitalisation Cover" Section, 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. The claim amount is payable provided:

a. upon the happening of the covered event, the insured 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.

Provided, herein, that the benefit of the Restored Base Sum Insured shall not apply in case of this Cover.

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 Inured 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. Long Term Care Cover

The Company shall pay the Insured the lump sum amount against this Section, equivalent to Sum Insured of Surgery and Hospitalisation Cover Section, subject to maximum of ₹50,000/-, if the Insured dog is diagnosed as suffering from any of the Illnesses listed below and require long term care, which first occurs or manifests itself during the Policy Period.

1. Epilepsy
2. Pancreatitis
3. Cushing's Syndrome

4. Diabetes
5. Thyroid Dysfunction
6. Ascites
7. Glaucoma
8. Inflammatory Bowel Disease

Provided, herein, that the benefit of the Restored Base Sum Insured shall not apply in case of this Cover.

Specific Exclusions:

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

4. 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.

5. Veterinary on Call (Home Visits)

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 1,000/2,000 as opted, per visit, for a Vet's visit to the Insured's place of residence, subject overall to a maximum of 5/10 visits as opted, per Policy Year. All payments will be made by the Company directly to the Vet or Veterinary Hospital empanelled with the Company or Company will reimburse the expenses incurred on submission of original bills.

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.

Co-payment

The Policy is subject to the Insured making co-payment for 10% of admitted claim amount. In accordance, the liability of the Company shall be upto 90%. Wherein, the Insured opts for a higher co-payment amount of 20%, the maximum liability of the Company shall be restricted to 80%, of admitted claims.

Specific Exclusions:

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

a) Any Claim arising out of or paid under mandatory covers, Terminal Illness or Long- term care
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, castration/neutering;
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 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.

6. Emergency Pet Minding Cover

The Company will pay a daily allowance of ₹1,500 per day up to a maximum days 5/10 days as opted, towards the costs incurred by the Insured towards engaging a pet minder/caretaker for the Insured Dog or cost of boarding your Insured dog in licensed kennel 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 or in the event Insured/Family member's death.

7. Third Party Liability Cover

The Company shall pay the Insured, if he/she becomes legally liable to pay for any bodily Injury and/or property damage and/or sickness and/or Death of a third party due to any one event or multiple events occurring during the Policy Period involving the Insured dog. The Company shall also indemnify the Insured for the Legal expenses and costs incurred by him/her for defending the Claims lodged against them, up to the Sum Insured specified in the **Policy Schedule**.

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.

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. Also the policy excludes all Vets, dog trainers, kennel employees, dog breeders, dog shop owners, where the incident has occurred in the course of conducting their profession/occupation.

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/deductible amount as shown on the Schedule against each benefit in force under the Policy.
4. Any Claims for costs or fees for Experimental Surgery/Procedure
5. Any Claim for treatment of disease or Injury due to an Accident to Working Dogs and Volunteer Dogs.

6. 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.
7. Any consequential loss, how so ever arising.
8. Any Claims arising outside the territorial limits of India.
9. The capture or killing of Insured Dog by Government or public authorities, or under applicable laws.
10. The Insured breaking any laws, or regulations, including those relating to animal health or importation.
11. Any medication or treatment not recommended by a Vet.
12. Where fraud or mis-representation has been committed against the Company or where false information has been provided to the Company.
13. Any loss where the Insured is entitled to indemnity under insurance cover under any other insurance policy.
14. If the Insured Dog is sold or where any insurable interest whatsoever is parted with by the Insured, whether temporarily or permanently.
15. Any endemic disease as declared by the Indian local authorities or State or Central Government.
16. Any Illness that Insured Dog contracted while outside the territorial limits of India that it would not normally have contracted in India.
17. Legal Expenses, fines and penalties connected with, or resulting from, a criminal case or an act of Parliament made in India.
18. Any Claim for treatment of a third party as a result of the disease transmitted from animals to humans.
19. 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.
20. Any Claim in respect of a dog, categorized as dangerous dogs by State or Central government authority.
21. Any charges or fees billed by the treating Vet to complete a Claim form or to provide information to support the Insured's Claim.
22. 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.
23. 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.
24. 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;
25. 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.
26. 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.

27. Any claim within initial 30 days waiting period of policy commencement date (not applicable to renewal or for accidents)
28. Sanction, Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

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. Unless otherwise communicated by Company, following basic documents will be necessary for processing of a Claim under this Policy –
   - i Duly completed claim form
   - ii Vaccination Certificates
   - iii Death Certificate along with coloured photographs of the Insured Dog (in case of Claim under Funeral Cover)
   - iv Vet Medical Papers and Bill (in case of Claims under Surgery & Hospitalisation Cover, OPD Cover, Long-Term Care cover)
   - v Copy of General Diary Entry lodged by Police (in case of Claim under Lost and Stolen Cover)
   - vi FIR (in case of Claim under Third Party Liability Cover)
   - vii Copy of advertisement (in case of Claim under Lost and Stolen Cover)
   - viii Hospitalization bill (in case of Claim under Surgery & Hospitalization Cover)
   - ix Court Orders (in case of Claim under Third Party Liability Cover)
   - x Diagnostics Report (in case of Claim under OPD Cover, Long-Term Care Cover, Terminal Illness Cover, and Veterinary On Call Cover)
   - xi Hospital bills of the Policyholder/Death Certificate of Insured or Family members for Emergency Pet Minding Cover and self- declaration on non-availability of Family members
   - xii Any other documents if required by the Company to process the Claim

GENERAL CONDITIONS

1. In case of Terminal Illness, we will pay one time lumpsum Sum Insured against that benefit and the policy will cease to exist with no further renewal options.

2. **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.

3. **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.

4. **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.

5. **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.

6. **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.

7. **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.

8. **Cancellation:**

Cancellation of policy by the Insurer:

The Company may at any time cancel the Policy and wherever applicable, the certificate of insurance, on the ground of established fraud and no refund of premium will be made. In case of each such cancellation, the Company shall serve a written notice to the Insured and, wherever applicable, to the Beneficiary, of at least seven (7) calendar days.

Cancellation of policy by the Insured:

The Insured can cancel the insurance cover at any time during the Policy Period by serving a written notice to the Company, with or without citing the cause/reason.

Refund of premium will apply in the following manner:

1. If the Policy Period is upto one (1) year and no claim has been made till the date of cancellation request, Proportionate premium will be refunded for the unexpired period.
2. If the Policy Period is more than one (1) year and no claim has been made till the date of cancellation request, Proportionate premium will be refunded for the unexpired period.

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 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.

14. .**Redressal of Grievance**:

In case of any grievance the insured person may contact the company through Website: https://general.futuregenerali.in/
Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: Fgcare@futuregenerali.in

Courier: Grievance Redressal Cell, Future Generali India Insurance Company Ltd. Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

lf lnsured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at fggro@futuregenerali.in or call at: 7900197777

For updated details of grievance officer, kindly refer the link https://general.futuregenerali.in/customer-service/grievance-redressal

lf lnsured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of lnsurance Ombudsman of the respective area/region for redressal of grievance as per lnsurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.
Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System)

- https://bimabharosa.irdai.gov.in/

FUTURE GENERALI
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GRIEVANCE REDRESSAL PROCEDURE

Dear Customer,

At Future Generali, we continuously strive for service excellence to give you exceptional customer experience. This helps us build trust and long-term relationship with you.

We request you to read the policy document including the terms and conditions carefully. This will help you understand your plan and drive maximum benefits. We want to ensure the plan is working for you and welcome your feedback.

What is a grievance?

“Complaint” or “Grievance” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities.

- Explanation: An inquiry/ query or request does not fall within the definition of the 'complaint' or 'grievance'.

- Complainant means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel.

We are always here for your help. You may use any of the following channels to reach us-

Helpline	Website	Email	Branch GRO	Complaint form
Call us on 1800 220 233/ 1860 500 3333/ 022-67837800	Click here to know more	Write to us at fgcare@futuregenerali.in	Click here to know your nearest branch.	Click here to raise a complaint

By when will my grievance be resolved?

- You will receive grievance acknowledgement from us within 3 business days for your complaint.

- Final resolution will be shared with you within 2 weeks of receiving your complaint.

- Your complaint will be considered as closed if we do not receive any reply from you within 8 weeks from the date of receipt of response.

How do I escalate my complaint if I don't receive a response on time?

- You may write to our Grievance Redressal Office at fggro@futuregenerali.in

- You may send a physical letter to our Grievance Redressal Cell, Head Office at the below address-

Future Generali India Insurance Company Ltd.
Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2,
Off Eastern Express Highway Behind TCS, Thane West – 400607

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

GRIEVANCE REDRESSAL PROCEDURE

What if I am not able to register my grievance?

You can comfortably raise a grievance via any of the above-mentioned avenues. If you face any challenge, you may write to the provided email IDs for help.

If you still face any challenge, you may use any of the below options to raise a complaint with the Insurance Regulatory and Development Authority (IRDAI)-

- Call toll-free number **155255**
- **Click here** to register complaint online

Is there any special provision for senior citizen to raise grievance?

We understand our customers and their needs. Thus, have a separate channel to address the grievances of senior citizens. The concerns will be addressed to the senior citizen's channel (care.assure@futuregenerali.in) as complaints for faster attention or speedy disposal of grievance, if any.

Insurance Ombudsman:

If you are still dissatisfied with the resolution provided, you may opt to approach the Office of the Insurance Ombudsman, provided the same is under their purview.
Click here to know the guidelines for taking up a complaint with the Insurance Ombudsman.

In case you wish to send your complaint to insurance ombudsman.
Click here to access the list of insurance ombudsman offices.