



UNITED INDIA INSURANCE COMPANY LIMITED
PET DOG INSURANCE POLICY

I. PREAMBLE

WHEREAS the Insured named in the Schedule hereto has made to the United India Insurance Company Limited (hereinafter called the "Company") a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein for the Insurance hereinafter contained and has paid the premium stated herein.

A. OPERATIVE CLAUSE

THE COMPANY hereby agrees subject to terms, provisions, conditions contained herein or endorsed or otherwise expressed hereon that if any dog described in the Schedule and belonging to the Insured shall die from any disease or accident (including fire and lightning) contracted or occurring during the period of Insurance stated herein or any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted or agreed to accept the premium required for the renewal or extension thereof, the Company will pay to the Insured, after receipt of proof of death satisfactory to the Company, the loss which the Insured shall suffer by death of such dog not exceeding the Sum Insured in respect thereof as stated in the Schedule hereto or its Market value at the time of death, whichever is less.

Please enclose the photostat copy of the Pedigree certificate issued by Kennel Club

II. EXCEPTIONS

PROVIDED ALWAYS that the Company shall not be liable in respect of DEATH DIRECTLY OR INDIRECTLY CAUSED by or arising out of or resulting from:

1. SURGICAL OPERATIONS other than required due to accident or disease occurring during the period of cover.
2. Malicious or wilful injury or neglect, unskillful treatment or use of dog for the purpose other than that stated in the Policy without written consent of the Company in writing.
3. Diseases contracted by the dog prior to commencement of risk or within 15 days from the date of commencement of risk-
4. Intentional slaughter of the dog except in cases where destruction is necessary to terminate incurable suffering on human consideration on the basis of certificate issued by a qualified Veterinary Surgeon or in cases where destruction is resorted to by order of lawfully constituted authority.
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, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Insurrection, Mutiny, Tumult, Military or Usurped power or any consequences thereof or attempt thereat.
12. The indemnity or compensation provided by this Policy shall not apply to nor include any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from any nuclear weapons material.
13. The indemnity or compensation provided by this Policy shall not apply to any consequential loss or legal liability of any kind or description.

III. CONDITIONS

1. If there shall be any incorrect or untrue statement in the proposal herein referred to, or if the Insured shall not state any material fact or circumstance at the time of proposal or afterwards, or at the commencement of the risk hereunder or on any alteration or extension or renewal of this Policy, or on the Insured making any claim hereunder or if he shall make any false or fraudulent claim, or shall fail in any particular to observe and perform the terms and conditions here of, this policy shall be void and all premium paid hereon shall be forfeited to the Company.
2. Every dog must be sound and in perfect health and free from any injury at the time of the proposal for insurance, or for any renewal, any addition or substitution must also remain sound and be in perfect health and free from any injury at the time of payment of the premium or balance thereof.



3. The Insured shall permit any authorised representatives of the Company at all times to inspect the dogs at the premises of the Insured and the Insured shall furnish any information which they may require and shall comply with all reasonable regulations and directions from time to time made and given by the Company.
4. The Insured shall at all times exercise all reasonable care and shall cause every dog insured to have sufficient and proper food, water and shelter and shall keep secure all fences, yards, sheds and Kennels and shall use and exercise every precaution and in every manner provide same care and attention as if no insurance has been effected.
5. In the event of illness or accident the Insured shall, at his own expense, immediately obtain the services of a qualified Veterinary Surgeon and cause the animals to be properly treated.
6. On the death of any dog hereby Insured the insured shall, within twelve hours, give notice thereof by telegraph to the Company at the Office which has issued the Policy, and shall give the Company an opportunity of inspecting the carcass by not removing cutting or parting with it until at least the expiration of twenty-four hours after such notice shall have been received by the Company. The Insured shall also within fourteen days furnish to the Company such information accompanied by such veterinary certificates and satisfactory proof as to the death, identity and value of the dog as the Company may require.
7. If and when any claim under this Policy is made there is any other insurance by whomsoever effected covering the same dog the Company shall contribute only its rateable proportion.
8. If death of the dogs hereby insured shall be due to the negligence, carelessness or wrong-doing of any person, the Insured shall not claim or accept any compensation from such persons, but shall at once give to the Company all necessary information and assistance to enable the Company to secure such compensation and it shall be absolutely the right of the Company to sue in the name of the Insured and recover compensation from the persons causing the death, and any monies or other compensation which shall be recovered shall belong to the Company. The Company will indemnify the Insured against all costs and expenses so incurred with its written consent.
9. Cancellation:
 - a) The policyholder may cancel his/her policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall refund proportionate premium for unexpired policy period, if there is no claim (s) reported during the policy period.
 - b) The Company may cancel the policy at any time on grounds of mis-representation, nondisclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.
10. **CLAIMS: Colour photo of the dog should be produced. Post Marten to be done at Madras Veterinary Collage or at any authorised Centers specified.**

EXTENSIONS OF THE POLICY: The Policy may be extended as per the following Sections and the proposer may choose to cover risk under any section / by payment of extra premium.

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) which ever is less.

Section – 4: Lost or stolen dogs (including or Housebreaking)

Section –5: Loss of show entry fees (limit Rs.250/-) or Actuals which ever 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 Vety. Surgeon fees may be included when incurred in a successful attempt to save life of a dog. Limit of Rs.250/- or Actuals which ever is less.

Section – 7: Worldwild 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 Kennelled 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 Dog Insurance Policy.



PROHIBITION OF REBATES

The following is a copy of Section 41 of the Insurance Act, 1938.

- a) No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of premium shown on the Policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate, as may be allowed; in accordance with published prospectus or table of the Insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of Life Insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfied the prescribed conditions establishing that he is a bonafide insurance agent employed by the Insurer.
- b) Any person making default in complying with the provision of this Section shall be punishable with fine, which may extend to five hundred rupees.