

PET DOG INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED
CIN: U93090TN1938GOI000108

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	<p>Section - 1: Death by accident in transit by air, rail, road and water and show risk.</p> <p>Section - 2: Death by accidental poisoning.</p> <p>Section - 3: Breeding risk</p> <p>a) Death by whelping.</p> <p>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.</p> <p>Section - 4: Lost or stolen dogs (including or Housebreaking)</p> <p>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.</p> <p>Section - 6: Liability for personal injury and damage to property (including animals, poultries or third parties) upto Rs.5000/-.</p> <p>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.</p> <p>Section - 7: Worldwide transit clause.</p> <p>This covers during transit to various parts of the World and back to India and/or from other countries to India.</p>	

		<p>a) Risk of death from any cause (except whelping but with liberty to be Kennelled or checking)</p> <p>b) Cover 24 hours after arrival at ultimate destination or until previous arrivals in quarantine.</p> <p>Note: All certificates of vaccination should be produced before leaving the country.</p> <p><i>Other terms and conditions are as per standard Dog Insurance Policy.</i></p>									
8	Loss Participation	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.									
9	Exclusions (What the policy does not covers)	<p>The Company shall not be liable in respect of:</p> <ol style="list-style-type: none"> 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 (<i>on the basis of certificate issued by a qualified Veterinary Surgeon</i>) or legal reasons. 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. 	<p>II. 1</p> <p>II. 2</p> <p>II. 3</p> <p>II. 4</p> <p>II. 5</p> <p>II. 6</p> <p>II. 7</p> <p>II. 8</p> <p>II. 9</p> <p>II. 10</p> <p>II. 11</p> <p>II. 12</p> <p>II. 13</p>								
10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> • 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. 	<p>IV. 4</p> <p>IV. 5</p>								
11	Admissibility of Claim	<p>Upon the death of any insured animal, the Insured must:</p> <ul style="list-style-type: none"> 🚩 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. 	IV. 6								
12	Policy Servicing – Claim Intimation and Processing	<p>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Turn Around Time (TAT) for claims settlement</th> </tr> </thead> <tbody> <tr> <td style="width: 20%;">Settlement Offer</td> <td>Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant.</td> </tr> <tr> <td>Claim Rejection</td> <td>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.</td> </tr> <tr> <td>Claim Payment</td> <td>Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.</td> </tr> </tbody> </table>	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 Payment	Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.	
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13	Grievance Redressal and Policyholders' Protection	<p>In case of any grievance, you may contact UIC through</p> <p>a. Website: www.uic.co.in b. Toll Free Number: 1800 425 333 33 c. E-Mail: customercare@uic.co.in</p> <p>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.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • 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.

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

Place:

Date:

Signature of the Policyholder.