



**ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED**  
**(Formerly Known as Royal Sundaram Alliance Insurance Company Ltd)**  
Regd Office: 21, Patullos Road, Chennai 600 002.  
Corporate Office: Vishranthi Melaram Towers, No.2/319,  
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097  
Ph: 91-44- 71177117 Fax: 91-44- 7113 7114  
**e-mail: [customer.services@royal.sundaram.in](mailto:customer.services@royal.sundaram.in)**  
**Website: [www.royalsundaram.in](http://www.royalsundaram.in) | CIN-U67200TN2000PLC045611**

### PET INSURANCE POLICY

#### IMPORTANT NOTES ABOUT THIS INSURANCE

1. Please read this Policy carefully and make sure that you understand it. If you have any questions about this insurance, please telephone or write to us.
2. Please inform us immediately of any change in your address, occupation, and contact details. THE

#### INSURANCE CONTRACT

1. The Policy is evidence of the contract between you (the Policyholder) and us (the Company).
2. The Proposal or any information supplied by you shall be incorporated in and be the basis of the contract.
3. The Policy, the Schedule and any Endorsement are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears.
4. Provided that you pay the Premium for all the pets to be insured under this policy and we receive and accept it, we will provide the insurance described in the Policy.
5. The terms, conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. Failure to comply may result in the claim being denied.

#### PETS THAT CAN BE INSURED

- ./ The insurance is available only for dogs. We cannot insure Racing Greyhounds, Wolf Hybrids, or Stray Dogs.
- ./ An application form must be completed for every pet that needs to be insured. If during the period of insurance, pets are to be added, an additional premium will be charged and an application form will be necessary. In case the pets are to be removed from the list, the pro-rated premium for the unexpired period, applicable to the pet concerned, will be refunded.

#### WORDS WITH SPECIAL MEANING:

##### Commencement Date:

The date shown in the schedule or the date from which an insured pet was included under this policy.

##### Company/we/us/our/Insurer

Royal Sundaram General Insurance Co Limited

##### Endorsement

Endorsement means written evidence of an agreed change to your Policy including increase or decrease in the period, extent and nature of the cover.

##### Period of Insurance

Period of Insurance means the period shown in the Schedule and any further period, for which you have paid and we have received and accepted your premium



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Pet Insurance Policy

Veterinary Surgeon

A person holding a minimum of Bachelors of Veterinary Science degree and is a registered practitioner

#### THE BENEFITS

You may claim up to the maximum amount as mentioned on the schedule:

1. Your pet's veterinary treatment fees resulting from an accident, illness or disease. If your pet is above 8 years old, you will be reimbursed for treatment fees arising out of accident only.
2. The price you paid for your pet if(s)he dies out of injury caused by accidental means at any age.
3. The price you paid for your pet, if before the age of 8 years (s)he has to be put to sleep or dies due to illness or natural causes.
4. The price you paid for your pet if (s)he is stolen or strays and if you are unable to find her/ him within 30 days.
5. The cost of advertising to help find your pet if (s)he is stolen or strays, including any reward (subject to our prior arrangement) that you pay for your pet's safe return.
6. Third Party Liability: If your dog kills or injures someone or damages their property and you are found to be legally responsible, you may claim: -
  - The amount of any compensation and costs awarded against you by a Court, subject to the limit provided in the policy
  - With the insurers written agreement, costs and expenses in defending any claim against you and costs and expenses in representing you in any inquest or fatal accident inquiry. Please note that you must not admit responsibility, negotiate or make any payment without the insurers written consent as this could invalidate your claim.

#### BENEFIT EXCLUSIONS

**You will not be able to claim for the following: -**

- Vet fees due to accidents or injuries which happened before the Issue Date, or the price you paid for your pet if (s)he dies or has to be put to sleep as a result of any such accidents or injuries.
- Vet fees due to any illness first occurring or showing clinical symptoms before the Issue Date or during the Qualifying Period, which is the first 28 days after the Issue Date, or the price you paid for your pet if (s)he dies or has to be put to sleep as a result of any such illness.
- Vet fees due to the recurrence of any illness which first occurs or shows clinical symptoms before the Issue Date or during the first 28 day Qualifying Period, or the price you paid for your pet if (s)he dies or has to be put to sleep as a result of the recurrence of any such illness.
- Advertising costs, or the price you paid for your pet, if (s)he is stolen or strays before the Issue Date or during the first 4 days after the Issue Date.
- Any dental treatment, unless needed because of an accident or injury. Routine healthcare including vaccinations, de-worming, flea control products, feeding expenses including prescription diets, spaying or castration and grooming/de- matting.
- Pregnancy, whelping, or behavioral problems.
- Home visits, including those necessitated by your personal circumstances unless your Vet states that moving your pet would endanger her/his health.
- Cost of putting your pet to sleep (euthanasia), or disposal, cremation and post-mortems.
- Any claim arising when your pet is less than eight weeks old.
- Any claim due to illness, injury, death, loss or damage which happens outside India
- Any claim arising as a direct or indirect result of nuclear waste/radiation, war, invasion, riot or similar event.

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- Any claim arising whilst the pet is being used in connection with any trade or business except shepherding.

Under the Third Party Liability Protection:

- Any claim in connection with any incident which occurred before the Issue Date.
- Any claim in connection with any incident for which a Court finds you have no legal responsibility.
- If you admit responsibility or offer to pay or pay a settlement for a claim against you.
- If the person claiming against you for injury or property damage is a member of your family or your household, your employee, someone looking after your pet on your behalf or a member of their family, their household or their employee.
- Costs arising from criminal proceedings against you.
- If the incident occurred in connection with your profession, occupation or business.

**POLICY CONDITIONS:**

**About Your Pet**

1. Your pet should be in sound health when you apply for cover. If your pet has or has had any illness or injury when you take out the policy, we may still be able to arrange insurance for her/him but not to cover costs related to that particular illness or injury.
2. You must be the owner of the insured pet and you and your family must at all times provide her/him with proper care and attention.
3. Dogs must be vaccinated/hoosted against distemper, hepatitis, leptospirosis, parvo virus, and rabies.

**Your Responsibilities:**

1. You must always give true and complete information about your pet. This includes all the information that you have provided with your application before you were issued with your policy and any further information required to enable the Insurer to assess any claim. If any information provided by you is subsequently shown to have been incomplete or untrue the Insurer may seek to recover any amount paid in settlement of any claim and to cancel the insurance with immediate effect.
2. To enable us to process your claim you must allow us to contact your present or previous Veterinary Surgeon and provide us with the necessary authority to obtain whatever information we require. You will be responsible for any fee charged by any Veterinary Surgeon for providing any information required.
3. You must provide us with all the information and assistance we require from you to enable us to deal properly with any claim

**Maximum Policy Benefits :**

1. For each separate illness or injury, the maximum benefits for vet treatment claims and for the price you paid for your pet if (s)he dies or is put to sleep as a result of that illness or injury are restricted to the maximum benefits that were in force when the clinical symptoms first began. This includes ongoing or chronic conditions and recurrent problems to which your pet is prone. If the maximum benefit has been claimed for an illness or injury, we will not be liable for any further payment for that illness or injury during that Insurance Period or for any policy renewals.
2. The maximum benefit for Third Party Liability claims is restricted to that mentioned in the policy schedule.



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Pet Insurance Policy

#### **Your Premium Payments:**

1. Payment of premium in advance and the due observance of the terms, conditions, and exclusions of the policy is a condition precedent to liability of the Company.
2. Your pet is covered under this policy only when the premium due has been received by us.
3. This policy is an annual contract. If your pet dies, is put to sleep, or is stolen/strays and you make a claim, it is a condition precedent that you have paid the full annual premium.
4. When any claim has been made, there will be no refund of premium.
5. If you need to cancel your policy, simply write to us on seven days' notice and you shall be entitled to a refund of premium after adjusting the premium at short period rates for the period the policy was in force, provided no claims had been made during the Policy Period.
6. We are entitled to cancel your policy at any time. We would send you at least 14 days' notice and you would be entitled to a proportional refund of any unexpired premium, providing no claims had been made for the relevant Policy Period. Such notice shall be deemed sufficiently given if notice is posted by Registered post to the Insured's last known address.
7. At the end of each Insurance Period, we reserve the right to amend the premium and/or certificate benefits, terms and conditions.

#### **HOW TO CLAIM**

Our aim is to provide a 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. If your pet falls sick or is stolen or strays or bites somebody or causes damage to someone's property, you must notify us immediately.

To request a Claim Form, please: -

Royal Sundaram General Insurance Co. Limited.  
'Vishranthi Melaram Towers', No.2/319 Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097  
Always quote the Policy Number which is printed on your Schedule.

#### **For Veterinary Treatment**

1. At your own expense, the Claim Form must be fully completed by yourself and your Veterinary Surgeon and returned to us within 30 days of start of first treatment, with your receipt(s). If your pet develops an ongoing condition, please submit the first claim within 30 days of start of first treatment and then submit ongoing claims every 30 days.

#### **Following the Death of your Pet**

2. At your own expense, the Claim Form must be fully completed by you and your Veterinary Surgeon, and returned to us within 30 days, with your receipt(s). Your Vet must state the date and the cause of death or reason for having your pet put to sleep.
3. To claim the price you paid for your pet, please send your pet's original pedigree certificate (if applicable) and the completed Claim Form.

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In the absence of the full supporting papers we may agree to consider a payment at our discretion based on the breed and year of birth of your pet according to our own records.

If your Pet is stolen or goes missing

4. You should immediately report the loss or theft of your pet to the Police and submit a First Information Report (F.I.R.). You will be expected to show that you have taken all reasonable steps to find your pet, such as contacting the local Blue Cross, local vets practices, local kennel clubs and so on.
5. Fully complete section C of the Claim Form, and send details of the steps you have taken to try to find your pet.

To claim advertising expenses please attach full supporting receipts, together with a copy of the advertisement.

To offer a reward, please telephone us first for approval of the amount before you offer or advertise. If you pay an agreed reward, you will need to obtain a signed statement and receipt from the person who returns your pet confirming her/his name and address and the circumstances in which (s)he found your pet.

6. If your pet is not found within 30 days, you may claim the price you paid for your pet by sending the original pedigree certificate (if applicable) as explained in point 3 above. (If we pay a claim for the price you paid for your pet and (s)he is later found, you agree to return the payment and we will be happy to reinstate your pet's policy to provide continued protection.)

#### For Third Party Liability Claims

7. Please notify us immediately if your pet is involved in an incident which may give rise to a Third Party claim. We will send you a Claim Form to be completed and returned with full details. You should follow the procedures below: -
  - A. If you receive any correspondence, writ, summons or any other legal document from or on behalf of the Third Party you must not answer any of these but they should be forwarded to the Insurer immediately.
  - B. You must not admit responsibility, negotiate or make any payment without the Insurer's written consent.
  - C. You agree to provide any information that the Insurer may require.
  - D. You agree that the Insurer will take charge of your claim and that they have the right to prosecute in your name for their benefit.
  - E. All communications and enquiries about a Third Party claim or possible Third Party claim should be in writing.

#### Payment of Claims Settlements

8. Any settlement due under the terms and conditions of the policy for claims under above mentioned benefits will be sent to you by cheque on receipt of the completed Claim Form and any additional information we have requested to assist in assessment of the claim.

#### Excess for Veterinary Fee Claims

If your pet is under 8 years at the policy Issue Date, you must pay the first Rs.100 of the claimable amount for every claim.

If your pet is 8 years or over at the policy Issue Date, you must pay the first Rs.150 of the claimable amount for every claim.

The excess applies to any one course of treatment for each illness or injury and in each Insurance Period.

## CLAIMS CONDITIONS

These are the conditions of the insurance the owner of the pet will need to follow in order to make a claim.

### Responsibility of the Owner

Insurer will not take any liability under the policy if the claim is fraudulent or supported by fraudulent means.

);> Please ensure that you send the fully completed claim form along with all original documents listed below within 30 days from the date of start of treatment.

- Bills and receipts from the veterinary Surgeon.
- Surgeon's certificate stating nature of operation performed
- Certificate from the attending Veterinary Surgeon that the pet is fully cured.

);> Insured must give us at his expense, all the information we ask for about any claim and he must help us to take legal action against anyone if we ask for.

### Payment of Claim

All claims under this policy shall be payable in Indian Currency. All Medical treatments for the purpose of this insurance will have to be taken in India only.

### Other insurances

If the owner of the pet makes a claim under this policy for something, which is also covered by another insurance policy, insured must provide us with full details of the other insurance policy. We will only pay our share of any claim.

### Our rights

We have the right, if we choose, in pet owners' name but at our expense to:

- » Start legal action to get compensation from anyone else
- » Start legal action to get back from anyone else payments that have already been made

### Fraud

If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by the owner or anyone acting on his behalf to obtain any benefit under this policy, all benefit under this policy will be forfeited. The Company may choose to void the policy and reclaim all benefits paid to the pet owner.

### Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to the decision of a sole Arbitrator. This Arbitrator is to be appointed in writing by the parties involved. If the parties cannot agree upon a single Arbitrator within 30 days of Arbitration being invoked by either party, the same shall be referred to a panel of three Arbitrators. This panel should comprise one Arbitrator appointed by each of the parties to the dispute and a third Arbitrator to be appointed by such two Arbitrators. Arbitration shall then be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration if the Company has disputed or not accepted liability under this Policy. It is hereby declared and expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator(s) of the amount of the loss or damage shall be first obtained.



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**Disclaimer**

It is also agreed that if the Company shall disclaim liability to the pet owner for any claim and 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 be recoverable under the policy.

**Jurisdiction**

The Policy is subject to the laws of India and the jurisdiction of its Courts.