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# Dog Insurance Scheme Policy Wordings

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- **Documents to Effect Insurance**
- **Claim Procedure**
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## **Highlights**

1. Dogs in the age group of 8 weeks to 8 years are insured.
2. Dogs of indigenous origin, cross-bred and exotic breeds are covered under the scheme.
3. Valuation to be done by qualified Veterinary Doctor at the time of proposing the insurance.
4. Insured dogs must be suitably identified by one of the following methods :
  - a. Tattooing
  - b. Nose Print
  - c. Photograph

Normal identification marks and breed, sex, age etc., should be clearly described in the Veterinary Certificate. Cost of identifications is to be borne by Insured only.

5. Detailed pedigree record, kennel club record should be submitted along with Vet. Certificate.
6. The basic premium rate is 5 % of sum insured.

## **Insurance Coverage**

Dogs are insured against death due to accident and/or diseases contracted during the period of insurance subject to usual terms, conditions and exclusions of the policy.

## **Major Exclusions**

- a. Common Exclusions : As per Cattle Insurance
- b. Specific Exclusions :
  - i. Death due to diseases such as Distemper, Rabies, Viral Hepatitis, Leptospirosis, Viral enteritis. These diseases are covered only if the dogs have been successfully vaccinated and a Veterinary Certificate to that effect is produced.
  - ii. Diseases contracted prior to and within 15 days of commencement of risk.
  - iii. Transport, show risk, breeding and whelping risk, third party personal injury unless additional premium is paid

## **Indemnity**

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.

## **Documents to Effect Insurance**

1. Proposal Form
2. Veterinary Health Certificate from a qualified Veterinarian.
3. Kennel Club certificate/ Photograph/tattooing

## **Claim Procedure**

1. Intimation
2. Duly completed claim form.
3. Veterinary Certificate for death on Company's form.
4. Post Mortem report on standard P.M. form.
5. Photograph or any other document, if necessary.

## **Extension of Policy**

The policy may be extended as per following Sections, and the proposer may choose to cover risks under any Section by payment of extra premium.

	<b>Rate of Extra Premium</b>
<b>Section (1)</b>	
Death by accident in transit by air, rail, road and water, and show risk	0.5%
<b>Section (2)</b>	
Death by accidental poisoning	1.0%
<b>Section (3) Breeding Risk</b>	
a. Death by whelping	0.5%
b. Loss of litter in case the whole litter is stillborn or dies within 14 days of birth :	2.0%
<b>Section (4)</b>	
Lost or stolen dogs (Including burglary or house breaking)	2.0%
<b>Section (5)</b>	
Loss of show entry fees (limit Rs. 250/-) when the dog which is registered with the Kennel Club is unable to attend the show because of accident or disease covered by the policy.	0.25%
<b>Section (6)</b>	
Loss of value (Limit one half of Sum Insured) resultant upon an accident which does not result in death but which averts its show career.	0.5%
<b>Section (7)</b>	
Liability for personal injuries and damage to property (Including animals, poultry) of third parties up to Rs. 5000/-.	1.0%
<b>Note :</b>	
Liability to members of the Insured's family or employees is excluded.	
<b>Section (8)</b>	
WORLD WIDE TRANSIT CLAUSE @ 2%	