

## Vet Visits / Routine Care

Scope of Cover	Main Exclusions
Consultations Radiology Pathology Minor dental procedures Sterilisation Vaccinations; deworming; flea control Anal gland expression	Special diet food; Cosmetic procedures; Treatment for obesity; Breeding and birth problems; Immunotherapy and cell replacement

## Accident

Scope of Cover	Main Exclusions
Burns; Electrocutation; Car accidents; Falls from a height; Actions of another animal; Poisoning	Ligament injuries of a degenerative or congenital nature

## Illness

Scope of Cover	Main Exclusions
Treatment or Surgery Funeral Expenses	Pregnancy and related conditions

## Options

Details	Basic Cover	Classic Cover	Ultimate Cover
Annual Limit	Rs 20,000	Rs 30,000	Rs 50,000
Veterinary Visits	Not covered	2 visits per year (Max Rs 1,500)	4 visits per year (Max Rs 2,500)
Excess	15%	15%	15%

\* Conditions apply

**TERMS AND CONDITIONS:**

1. Limited to Cats and Dogs only
2. Age Limits:  
Minimum 8 weeks  
Maximum 8 years
3. Waiting periods:  
Vet Visits – 60 days  
Accident cover – Nil  
Illness – 60 days  
Congenital/Hereditary – 12 months  
Pre existing conditions – 12 months
4. Excess of 15% is applicable on each and every claim.
5. Application form duly completed to be submitted.