DOG HEALTH COVER
PROSPECTUS

INTRODUCTION

We, at Generali Central Insurance Company Limited. understand your needs with regards to your pet dog and its health care requirement. Dog Health Cover is a comprehensive Insurance plan designed with the objective of covering expenses pertaining to the Health Care needs and Wellbeing of pet Dogs. The product has both base and optional covers. While the base covers would be available for all policies, the optional covers provide you with the flexibility of choosing from a wide range of benefits and curating an insurance policy that is best suited for your Pet Dog(s).

WHO CAN BUY THIS POLICY?

This policy can be bought by any individual named in the Schedule who owns a pet dog, living in the same residence as the individual (referred to as Insured/you/your hereinafter) and would like to have protection against various expenses that may be incurred in order to treat the covered dog in event of any accident or illness in accordance with the terms and conditions of the Policy (referred to as Insured Dog hereinafter).

COVERAGES

Base Covers

- Surgery and Hospitalisation Cover- It includes Road Ambulance Charges and Restoration of the Sum Insured.
- OPD Cover upto 20% of the Sum Insured of “Surgery and Hospitalisation Cover” Section subject to maximum amount of INR 10,000

Optional Covers

- Terminal Illness Cover
- Lost and Stolen Cover
- Long-Term Care Cover
- Funeral Cost Cover
- Veterinary on Call (Home Visits)
- Emergency Pet Minding Cover
- Third Party Liability Cover

The above covers will not be available midterm and have to be opted for, at the inception/renewal of the Policy.

VALUE ADDED SERVICE/WELLNESS BENEFITS

The Insured Pet Dog(s) will be entitled to exciting offers to avail suitable products and services including but not limited to pet care products, pet food and wellness services as per the tie ups of the insurance company with the eligible products/service providers.

ELIGIBILITY CRITERIA

a) All breeds of dogs can be covered under the Policy, provided they are of good health and within the defined age brackets based on their classification.
b) Classification dogs breeds - Small/Medium/Large/Giant

a. Classification of Dogs on the basis of weights (at the time of maturity, usually between 15 months to 18 months)

Category Weight	Range (in KG)
i. Small	Upto –10 kg
ii. Medium	Above 10 and Upto 25 kg
iii. Large	Above 25 and Upto 40 kg
iv. Giant	Above 40 kg

b. INSURABLE AGE :

Breed Type	Coverage Age		
	Minimum Entry From	Maximum Age during sourcing	Maximum Age at policy expiry
Small	3 months	108 months	120 months
Medium	3 months	108 months	120 months
Large	3 months	108 months	120 months
Giant	3 months	60 months	84 months

PRE-REQUISITE

The Insured is required to submit along with the Proposal, four photographs of the Insured Dog as per the specifications given below:

1) Face photograph
2) Prominently showing the identification mark, if any
3) Photograph from right side
4) Photograph from left side
5) Any other documents, if required by the company to establish good health, identification, etc. of the pet dog

Note: All eligible Pet Dogs belonging to the Proposer must be proposed for insurance and there should not be selection of Dogs for insurance/ else details of current policy of already Insured dog with any other Insurance company should be provided with proposal. In case of a new dog being purchased post policy issuance, should be duly informed to the insurer.

SUM INSURED

Sum Insured for the Base Surgery and Hospitalisation Cover can been taken from INR10000 to INR 500000.

COVERAGE

The benefits under the Policy shall be in accordance with the terms and conditions below, and Claim amounts under the Policy shall always be subject to Sum Insured specified against each benefit in the Schedule, unless otherwise specified herein below.

I. **Surgery and Hospitalisation Cover** –The Company shall cover the following under this benefit, up to the Sum Insured specified against this benefit in the Schedule:

a. Surgery: The Company shall indemnify the Insured for the reasonable Medical Expenses incurred towards any Medically Required Surgery in a Veterinary Clinic/Veterinary Hospital for the Insured Dog during the Policy Period due to an Illness or Injury and as required in writing by a Veterinary Doctor.

In addition to above, the Company shall also indemnify the Insured for the Medical Expenses incurred by him/her in event of a fracture to any limb(s) of the Insured Dog under the Policy, which does not require Surgery, provided herein, that the maximum liability of the Company shall be 10% of the Sum Insured subject to a maximum of INR 10,000/-

b. Hospitalisation Cover/In Patient Treatment Expenses: The Company will indemnify the Insured for the reasonable Medical Expenses incurred towards Medically Required Treatment of the Insured Dog undertaken during the Policy Period as in-patient for an Illness, or Injury or conditions contracted or sustained by the Insured Dog during the Policy Period

Medical Expenses: The Company will indemnify the Insured for the following reasonable Medical Expenses incurred in respect of the Insured Dog during the policy period. :

a. Vet Fees
b. Diagnostics Tests
c. Medicines, drugs and consumables
d. Intravenous fluids, blood transfusion, injection administration charges
e. Operation theatre charges
f. Prosthetics and other devices or equipment if implanted internally during Surgical Procedure
h. Intensive Care Unit charges

Pre-Surgery/Hospitalization Medical Expenses - The Company will indemnify the Insured for the reasonable Medical Expenses incurred within 15 days immediately preceding the Surgery/Hospitalisation of the Insured Dog to a Veterinary Hospital/Clinic for the same Illness as accepted in a Claim for Surgery or Hospitalisation of the Insured Dog under this cover, on a solely reimbursement basis.
The Company shall pay for these expenses within the Sum Insured limit applicable to Surgery or Hospitalisation.

Post-Surgery/Hospitalization Medical Expenses - The Company will indemnify the Insured for the reasonable Medical Expenses incurred within 15 days immediately succeeding the discharge after Surgery/Hospitalisation of the Insured Dog from a Veterinary Hospital/Clinic for the same Illness as accepted in a Claim for Surgery or Hospitalisation of the Insured Dog under this cover, on a solely reimbursement basis. The Company shall pay for these expenses within the Sum Insured limit applicable to Surgery or Hospitalisation.

c. Road Ambulance Charges

We will reimburse expenses incurred towards ambulance charges for transportation of an Insured Pet Dog, from home to Hospital or between Hospitals, per hospitalization up to a maximum of INR 2,000 per trip.

We will reimburse payments under this Benefit provided that:

i. The ambulance services of a Hospital or a registered ambulance service provider is utilized.
ii. The original Ambulance bills and payment receipt is submitted to Us.
iii. We have accepted the claim under Section 1(a) or (b) above.

Co-payment

This 'Surgery and Hospitalisation Cover' is subject to the Insured making co-payment for 10% of admitted claim amount. In accordance, the liability of the Company shall be upto 90%. Wherein, the Insured opts for a higher co-payment amount of 20%, the maximum liability of the Company shall be restricted to 80%, of admitted claims.

Restoration of the Sum Insured

If the Sum Insured under the "Surgery and Hospitalization Cover" is exhausted due to claims admitted by the Company, whether paid or payable, during the Policy Year, it is agreed that a Restored Sum Insured amount (equal to 100% of the Sum Insured) will be automatically available for the remaining period under that Policy Year, provided that:

a) The Restored Sum Insured will be enforceable only after the Sum Insured for this section has been completely exhausted in that Policy Year;
b) The Restored Sum Insured can only be used for claims made for the Insured Dog in respect of "Surgery and Hospitalization Cover".
c) The Restored Sum Insured can be used for only future claims made for the Insured Dog and not against any claim for an Illness (including its complications) for which a claim has been paid in the current Policy Year "Surgery and Hospitalization Cover".
d) The Restored Sum Insured will be applied only once for the Insured Dog during a Policy Year;
e) If the Restored Sum Insured is not utilised in a Policy Year, it shall not be carried forward to any subsequent Policy Year.

Specific Exclusions:

The Company will not be liable for any Claim under the Surgery and Hospitalization Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

a. Pre-Existing Diseases
(These diseases will be covered after a waiting period of 12 months of continuous coverage with the Company.)
b. Waiting Period - The Company will not cover any treatment taken during the Waiting Period, unless the treatment is Medically Required as a result of an Accident. This waiting period does not apply for any subsequent and continuous renewals of Your Policy.
c. Treatment for any Congenital Abnormalities.
d. Costs for cosmetic treatment, elective treatment, routine treatment or preventative treatment recommended by a Vet to prevent an Injury or illness. This is not limited to but includes vaccination, micro-chipping, spaying, castration/ neutering , Cryptorchidism (retained testes), grooming, nail clipping, whelping, kittening, bathing, dematting, killing and controlling fleas and worms, spaying to prevent the re-occurrence of false pregnancy and any Claims as a result of these procedures unless specified in the Schedule.
e. Treatment undergone purely for cosmetic or psychological reasons to improve appearance. However, this exclusion does not apply where Medically Required as a part of treatment for cancer, accidents and burns to restore functionality.
f. Dental Treatment including Surgical Procedures for the treatment of bone disease when related to gum disease or damage, or treatment for, or treatment arising from, disorders of the tempromandibular joint except if Injury is due to an Accident.
g. Any amount claimed under OPD Cover or any other section
h. Any treatment received outside India
i. Unrecognised physician or Unapproved Hospital:
    a. Treatment provided by a Veterinary Practitioner who is not recognized by the Veterinary Council of India.
    b. Treatment in any hospital or by any Veterinary Practitioner or any other provider of services that We have blacklisted as listed on Our website.
j. Any Claim arising from skin related treatments.
e. Any Claim arising from expenses incurred in connection with castration/neutering breeding, pregnancy or giving birth.
k. Any non-medical cost and expenses.
l. Any Claim arising from expenses incurred for treatment of Illness or Injury arising out of:
    a. Racing;
    b. Coursing;
    c. Commercial guarding;
    d. Organized fighting; or
    e. Any other occupational, professional or business uses of the Insured Dog

II. **OPD Cover -** The Company shall indemnify the Insured for the costs incurred by Insured towards the treatment of the Insured Dog, carried out by a Vet at his/her Veterinary Clinic, for upto 20% of the Sum Insured under "Surgery and Hospitalisation Cover", subject to a maximum amount of INR 10,000 for the following Illnesses:
1. Meningitis
2. Hepatitis/Liver Dysfunction

3. Pneumonia
4. Peritonitis
5. Inflammation of Prostate Glands
6. Pyometra
7. Vestibular Disorder
8. Eye Related Problems except for Glaucoma
9. Parvo virus
10. Any bodily Injury to the Insured dog arising out of accidents

Provided, herein, that the benefit of the Restored Sum Insured shall not apply in case of this OPD Cover.

Co-payment

This cover is subject to the Insured making co-payment for 10% of admitted claim amount. In accordance, the liability of the Company shall be upto 90%. Wherein, the Insured opts for a higher co-payment amount of 20%, the maximum liability of the Company shall be restricted to 80%, of admitted claims.

Specific Exclusions:
a. Any Claim related to Glaucoma shall not be payable under this Section.
b. Any Claim arising out of paid under Surgery & Hospitalisation section or any other section.

OPTIONAL COVERS:

The following optional covers are available under the Policy, upon receipt of additional premium by the Company. The optional covers in force and applicable in respect of the Insured Dog under the Policy shall be specified in the Schedule.

1. **Terminal Illness Cover** – The Company shall pay against this benefit, as a lumpsum amount, equivalent to Sum Insured of Surgery and Hospitalisation Cover Section, in the event that the Insured Dog is diagnosed with any one or more Terminal Illness at first instance during the Policy Period, and provided that the Insured Dog survives for at least 30 days from the date of diagnosis of the Terminal Illness.

   For the purpose of this benefit, “Terminal Illness” shall mean one or more of the following:
   a. Cancer – Any
   b. Cardiac Dysfunction
   c. Leptospirosis
   d. Kidney Failure
   e. Canine Distemper

   Provided, herein, that the benefit of the Restored Base Sum Insured shall not apply in case of this Cover.

Specific Exclusions:

The Company will not be liable for any Claim under Terminal Illness Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

a. Any Terminal Illness arising on account of or in connection with any Pre-Existing Disease.
b. Any Terminal Illness diagnosed within the Waiting Period. This exclusion shall not apply to Policies that are continuously renewed with Us, and if the Insured was covered under a policy from any other insurer in India covering the same health conditions and under the same terms as are being covered under this Policy during the previous 12 continuous months, provided the renewal of such policy is continuous or the Policy is renewed within 15 days of expiry of the previous policy.
c. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to cesarian section, birth defects and Congenital Abnormalities.
d. Intentional self-Injury and / or the use or misuse of intoxicating drugs and / or alcohol.

2. **Lost and Stolen Cover** -The Company will pay up to 25% of the Sum Insured of "Surgery and Hospitalisation Cover" Section, in the event that the Insured Dog is lost or stolen (ie, for at least 5 continuous days during the Policy Period), towards the cost of advertising locally (provided that such advertisement is permitted in the Insured's locality and has received the written approval of the Company prior to advertising) and for offering a reward for the recovery of the Insured Dog. The claim amount is payable provided:

    a. upon the happening of the covered event, the insured has immediately reported the loss to the Police Authorities and a General Diary entry has been lodged for the same, and
    b. has intimated the Company in writing by registering a lost/stolen incidence within 24 hours from the event of loss.

    Provided, herein, that the benefit of the Restored Base Sum Insured shall not apply in case of this Cover.

    Specific Exclusions:

    The Company will not be liable to pay any Claim under Lost and Stolen Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

    a. Any reward given to:
        i. any person who lives with the Insured; or
        ii. anyone who was looking after the Inured Dog when it was lost or stolen; or
        iii. any person who stole the Insured Dog, or acted in collusion with the person who stole the Insured Dog.
    b. Claim not supported by a signed receipt which shows the full name and address of the person who finds the Insured Dog;
    c. Claim for advertisements issued without prior written approval of the Company;
    d. Any Claim made after 121 days from the date the Insured Dog was lost or stolen;

3. **Long Term Care Cover**

The Company shall pay the Insured the lump sum amount against this Section, equivalent to Sum Insured of Surgery and Hospitalisation Cover Section, subject to maximum of Rs.50,000/-,if the Insured dog is diagnosed as suffering from any of the Illnesses listed below and require long term care, which first occurs or manifests itself during the Policy Period.

1.Epilepsy
2.Pancreatitis
3.Cushing's Syndrome
4.Diabetes
5.Thyroid Dysfunction
6.Ascites
7.Glaucoma
8.Inflammatory Bowel Disease

Provided, herein, that the benefit of the Restored Base Sum Insured shall not apply in case of this Cover.

Specific Exclusions:

a. More than one Claim shall not be honoured under this Section during the lifetime of the dog.

4. **Funeral Cost Cover** – The Company shall pay a fixed amount of INR 5,000 for costs incurred towards burial or electric cremation of the Insured Dog at specified facilities on submission of photographs of the dead Insured Dog, proof of burial/cremation, and death certificate / post-mortem report signed by a Veterinary Doctor.

Specific Exclusion**:**
The Company will not be liable for any Claim under Funeral Cost Cover towards cremation costs of the Insured Dog if aged 8 years and over at the time of death.

5. **Veterinary on Call (Home Visits)** – The Company will pay the Vet Fees including any Treatment of the Insured Dog arising out of an Illness or Accident subject to maximum amount of up to INR 1,000/2000 as opted, per visit, for a Vet's visit to the Insured's place of residence, subject overall to a maximum of 5/10 visits as opted, per Policy Year. All payments will be made by the Company directly to the Vet or Veterinary Hospital empanelled with the Company or Company will reimburse the expenses incurred on submission of original bills.
In the event that the same health issue causes the Insured Dog to suffer from a number of Incidents, the Company will treat all such Incidents as one Incident and will pay the Vet Fees under this benefit only once for all related Incidents.

Co-payment

The Policy is subject to the Insured making co-payment for 10% of admitted claim amount. In accordance, the liability of the Company shall be upto 90%. Wherein, the Insured opts for a higher co-payment amount of 20%, the maximum liability of the Company shall be restricted to 80%, of admitted claims.

Specific Exclusions**:**
The Company will not be liable to pay any Claim under this section, directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

a. Any Claim arising out of or paid under mandatory covers, Terminal Illness or Long-term care
b. Pre-Existing Diseases
c. Any Illnesses, including any signs and symptoms of Illness which the Insured or the Vet are aware of during the Waiting Period;
d. Vaccinations, homeopathic vaccinations, flea, tick or worming prevention or treatment for elective treatments, tests or diagnostic procedures including cosmetic surgery;
e. For routine examinations, nail clipping, bathing or de-matting, spaying, castration/neutering;
f. For pregnancy or related consultations or complications, including giving birth or rearing puppies;
g. Any skin related infections, diarrhoea /dysentery, gastritis, gastro enteritis, vomiting, and dental care (including any Dental Surgery/Treatment).
h. Vet Fees outside normal Surgery hours except where a Vet considers and confirms in writing that the Insured Dog cannot wait until normal Surgery hours;
i. Non-essential house calls unless the Vet declares in writing to move the Insured Dog would seriously endanger it's health;
j. Any costs for teeth or gums unless caused by an Accident;
k. Food unless it has been prepared to treat a specific Accident or Illness and is used instead of medication on the written confirmation of the Vet;
l. Removal of dew claws unless as a result of an Accident;
m. Post-mortem costs;
n. Cost of transplant Surgery, including pre and post-operative care.

6. **Emergency Pet Minding Cover**– The Company will pay a daily allowance of Rs.1500 per day up to a maximum days 5/10 days as opted, towards the costs incurred by the Insured towards engaging a pet minder/caretaker for the Insured Dog or cost of boarding your Insured dog in licensed kennel during the Policy Period in the event that the Insured or a member of the Insured's Family is required to be hospitalized for more than 4 continuous days on the medical advice of a Medical Practitioner and no other member of the Family can look after the Insured Dog or in the event Insured/Family member's death.

7. **Third Party Liability Cover** – The Company shall pay the Insured, if he/she becomes legally liable to pay for any bodily Injury and/or property damage and/or sickness and/or Death of a third party due to any one event or multiple events occurring during the Policy Period involving the Insured dog. The Company shall also indemnify the Insured for the Legal expenses and costs incurred by him/her for defending the Claims lodged against them, up to the Sum Insured specified in the Schedule.

Specific Exclusions:

The Company will not be liable to pay any Claim under Third Party Liability Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:

a. Claims where no liability is established by a competent court or tribunal or forum constituted under applicable law.
b. Any damages, costs and expenses where the Injury or damage was caused by the deliberate acts or omissions of the Insured or members of Insured's Family, or employed by the Insured including staff/caretaker.
c. Any Claim arising from breach of quarantine restrictions or import or export rules and regulations.
d. Any compensation cost and expenses if the incident happens in an area or place where dogs are specifically prohibited unless the Insured Dog escapes and enters the area outside of Insured's control.
   Compensation or legal costs if the injured third party is part of the Insured's Family, lives in Insured's residence or is paid to look after the Insured Dog or is paid to train the Insured Dog. Also the policy excludes all Vets, dog trainers, kennel employees, dog breeders, dog shop owners, where the incident has occurred in the course of conducting their profession/occupation.

General Exclusions:

The Company shall not be liable to make any payment for any Claim under the Policy, directly or
indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Accidents occurring and/or disease/Illness contracted prior to commencement of risk under this Policy. This exclusion is not applicable for the Policies renewed in continuity.
2. Any Claims for diseases for which preventive medicines/vaccines has not been taken.
3. Any excess/deductible amount as shown on the Schedule against each benefit in force under the Policy.
4. Any Claims for costs or fees for Experimental Surgery/Procedure
6. Any Claim for treatment of disease or Injury due to an Accident to Working Dogs and Volunteer Dogs.
7. Any loss or damage caused wilfully or knowingly by the Insured, or any loss or damage in which the Insured or any person acting on his/her behalf, is involved or implicated.
8. Any consequential loss, how so ever arising.
10. Any Claims arising outside the territorial limits of India.
11. The capture or killing of Insured Dog by Government or public authorities, or under applicable laws.
12. The Insured breaking any laws, or regulations, including those relating to animal health or importation.
13. Any medication or treatment not recommended by a Vet.
14. Where fraud or mis-representation has been committed against the Company or where false information has been provided to the Company.
15. Any loss where the Insured is entitled to indemnity under insurance cover under any other insurance policy.
16. If the Insured Dog is sold or where any insurable interest whatsoever is parted with by the Insured, whether temporarily or permanently.
17. Any endemic disease as declared by the Indian local authorities or State or Central Government.
18. Any Illness that Insured Dog contracted while outside the territorial limits of India that it would not normally have contracted in India.

19. Legal Expenses, fines and penalties connected with, or resulting from, a criminal case or an act of Parliament made in India.
20. Any Claim for treatment of a third party as a result of the disease transmitted from animals to humans.
21. Malicious or wilful Injury or neglect, or gross negligence to Insured Dog caused by the Insured, his/her agent, employees or members of Insured's Family and unskilful medical treatment.
22. Any Claim in respect of a dog, categorized as dangerous dogs by State or Central government authority.
23. Any charges or fees billed by the treating Vet to complete a Claim form or to provide information to support the Insured's Claim.
24. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority, riot, strike, or Terrorism.
25. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or nuclear weapons material or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
26. Any cost directly or indirectly arising or resulting from, or contributed to or by chemical, biological, biochemical or electromagnetic weapon, device, agent or material, whether controlled or uncontrolled, accidental or otherwise;
28. Treatment to the teeth and gums of the Insured Dog is excluded except which is as a direct result of an Injury caused by an Accident to the Insured Dog.
29. Costs resulting from an Accident, Injury or Illness that:
i. is the same as or has the same diagnosis or clinical signs and symptoms as an Accident, Injury or Illness of the Insured Dog before the date of commencement of the Policy;
ii. is caused by, relates to or results from an Accident, Injury, Illness or clinical signs and symptoms existent before the date of commencement of the Policy.
30. Any claim within initial 30 days waiting period of policy commencement date (not applicable to renewal or for accidents)

31. Sanction, Limitation And Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

RENEWAL NOTICE:

The Company shall not be bound to accept any renewal premium or to give notice that such is due. Unless renewed in accordance with the terms and conditions of the Policy, this Policy shall terminate at the expiration of the Policy Period specified in the Schedule for which the premium has been received in full.

ALTERATION OF RISK:

The Policy, the schedule, the proposal form, endorsements, shall constitute the complete contract of insurance. No change or alteration of the risk in this Policy shall be valid or effective and this Policy shall cease in case of any such alteration.

TERRITORIAL LIMITS:

The cover provided under this Policy is restricted to Claims occurring in India. The obligation of the Company to make payment or shall make payment in Indian Rupees only.

CLAIMS PROCESS

1. Our aim is to provide 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. To download a claim form, please visit our website or connect to our customer care.

2. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.

3. We do not pay the cost charged by a Vet to fill or provide a prescription.

4. Always quote the Policy number printed on your Schedule every time You contact Us.

5. The Company shall disclaim liability to the Insured for any Claim hereunder and if 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 hereafter recoverable hereunder.

6. On receipt of all required information/ documents that are relevant and necessary for the Claim, the Company shall, within a period of 30 days offer a settlement of the Claim to the Insured. If the Company, for any reasons, decides to reject a Claim under the Policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document. In the event the Claim is not settled within 30 days as stipulated above, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the Insured/Claimant till the date of actual payment.

CLAIMS DOCUMENTS

UNLESS OTHERWISE DECIDED BY COMPANY, FOLLOWING BASIC DOCUMENTS WILL BE NECESSARY FOR PROCESSING OF A CLAIM UNDER THIS POLICY –

- Duly completed claim form
- Vaccination Certificates
- Death Certificate along with coloured photographs of the Insured Dog (in case of Claim under Funeral Cover)
- Vet Medical Papers and Bill (in case of Claims under Surgery & Hospitalisation Cover, OPD Cover, Long-Term Care cover)
- Copy of General Diary Entry lodged by Police (in case of Claim under Lost and Stolen Cover)
- FIR (in case of Claim under Third Party Liability Cover)

- Copy of advertisement (in case of Claim under Lost and Stolen Cover)
- Hospitalization bill (in case of Claim under Surgery & Hospitalization Cover)
- Court Orders (in case of Claim under Third Party Liability Cover)
- Diagnostics Report (in case of Claim under OPD Cover, Long-Term Care Cover, Terminal Illness Cover, and Veterinary On Call Cover)
- Hospital bills of the Policyholder/Death Certificate of Insured or Family members for Emergency Pet Minding Cover and self- declaration on non-availability of Family members
- Any other documents if required by the Company to process the Claim

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Dog Health Cover** Policy document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Dog Health Cover** from Our branch or from Our website https://generalicentralinsurance.com For legal interpretation, the policy document will hold.

About Our Company

Generali Central Insurance Company Limited (formerly Future Generali India Insurance Company Limited) is a strategic joint venture between two distinguished financial institutions: the Generali Group, a global insurance enterprise with 193 years of operational heritage holding a 74% majority stake, and the Central Bank of India, India's first commercial bank with 113 years of established banking excellence.

Established in 2006, the Company was set up with a clear mandate to offer retail, commercial, personal, and rural insurance solutions, enabling individuals and businesses to effectively manage and mitigate risks. Generali Central Insurance (GCI) broke even in FY 2013-14 - a landmark achievement in just six years of operations.

As of FY 2024-25, GCI maintains robust financial fundamentals with ₹7,938 crore of assets under management and Gross Written Premium of ₹5,547.5 crore. The Company has established itself as a formidable presence in India's insurance landscape, securing a position among the nation's top 10 private general insurance companies.

GCI has consistently demonstrated excellence in organisational culture and operational performance - receiving the ‘Great Place to Work’ certification six times in a row. The Company has also earned numerous industry accolades including the Emvies Awards 2025, The Economic Times Brand Disruption Awards 2025, ET Trendies 2025, ET Now Global Innovation Network Awards, and the Di-Verse Certification for Disability Inclusion in 2025.

Redressal of Grievance

In case of any grievance the insured person may contact the company through

Website: https://generalicentralinsurance.com Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: gcicare@generalicentral.com

Courier: Grievance Redressal Cell, **Generali Central Insurance Company Limited**

Unit No. 301, 3rd Floor Part, Building No. 8, Mindspace IT/ITES SEZ, MIDC Industrial Area, Airavali, Navi Mumbai, Thane District – 400 708

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GCIGRO@generalicentral.com or call at: 7900197777

For updated details of grievance officer, kindly refer the link generalicentralinsurance.com/customer-service/grievance-redressal

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - https://bimabharosa.irdai.gov.in/

SECTION 41 OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

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 whole or part of the commission payable or any rebate of the 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 the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs Rupees.

**********END**********