



**HDFC ERGO PAWS N CLAWS – PROSPECTUS**

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**HDFC ERGO PAWS N CLAWS – PROSPECTUS**

**Introduction**

This prospectus gives basic information about the **HDFC ERGO Paws n Claws** policy that You can purchase from Us, i.e. the HDFC ERGO General Insurance Company. This Policy provides insurance cover for Your Dog & Cat.

This product let you choose from choose from a Comprehensive (All Risk) cover or a Customizable (Make your own plan) cover for your pets. Additionally, the product also offers optional benefits like third party liability, trip cancellation, Funeral Expenses and Audio & Video consultancy.

**Summary of insurance covers**

- A. Scope of Cover: Choose either section 1 or 2.**
- B. Section 3 can be chosen with Section 1 or 2 or Individually.**
- C. Entry Age : Minimum : 6 months ; Maximum : 5 years**
- D. Renewal Age : Maximum : 7 years**

Injury or illness. Treatments including but not limited to vaccination, micro-chipping, spaying, castration, Cryptorchidism (retained testes), grooming, nail clipping, dental scaling, whelping, kitting, 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 are excluded.

- vi. Treatment undergone purely for cosmetic or psychological reasons to improve appearance. However, this exclusion does not apply where such treatments are medically required as apart of treatment for cancer, Accidents and burns to restore functionality.
- vii. 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 temporomandibular joint except if the treatment is necessitated due to an Accident.
- viii. Any claims for diseases for which preventive medicines/vaccines has not been taken

Section No.	Section Name	Base/Optional Cover	Type of Cover	Sum Insured	Co-pay
1	Comprehensive (All Risk) Cover	Base	Indemnity	INR 10k – 2L	Co-pay: 10%/20%/30%
2	Customizable Cover (Make your own plan)	Base (Create this by choosing any or all cover's from 2a, 2b, 2c)	Indemnity	Sum Insured for Section 2 can be selected individually for Section 2a, 2b and 2c or as Floater Sum Insured extending to all 3 subsections	
2a.	Injury Cover		Indemnity – Can be opted on Individual or Floater basis	INR 10k – 2L	Nil
2b.	Illness Cover		Indemnity – Can be opted on Individual or Floater basis	INR 10k – 2L	Nil
2c.	Surgery Cover		Indemnity – Can be opted on Individual or Floater basis	INR 10k – 2L	Nil
3	Third Party Liability		Indemnity	INR 1L – 1 Cr	Nil
4	Trip Cancellation	Optional	Indemnity	INR 10k – 50k	Nil
5	Funeral Expense	Optional	Benefit	10% of Base SI	Nil
6	Veterinary Consultation	Optional	Value Added Service	Vet consultation (2video/4audio) with empaneled Vets during the term of the Policy	

**Who can purchase this Policy?**

You can purchase the policy Cover if You are an individual owner (upto 5 pets) or Commercial breeder (upto 10 pets) as named in the Policy Schedule.

**How long does this cover protect me?**

The cover protects your pet during the period of the policy. You can buy this policy for up to one year.

**Exclusions, that is, what We do not pay**

We will not be liable to make any payment under this Policy under any circumstances, for any claim directly or indirectly attributable to any of the following unless expressly stated to the contrary in this Policy:

- i. Vet Visit Fees for routine check-up, diagnostics or vaccination
- ii. Out-patient treatments of the Insured Pet (This exclusion shall not apply for Section 1 : Comprehensive Cover)
- iii. Any claims arising from the treatment of a pre-existing disease and it's direct complications are excluded under the Policy
- iv. Treatment for any Congenital Abnormalities
- v. Costs for cosmetic treatment, elective treatment, routine treatment or preventative treatment recommended by a Vet to prevent an

- ix. In case the regular upkeep of the pet is not maintained in the form of vaccinations, regular check-ups, grooming and routine treatments as necessary, any claims arising due to lack of such care shall be denied.
- x. Any other coverage that is not mentioned in the respective Sections, will not be covered under this Policy.
- xi. Any Homeopathic and Herbal medications.
- xii. Any Treatment or prescription by a non-licensed Vet or Veterinary Hospital
- xiii. Treatment in any hospital or by any Veterinary Practitioner or any other provider of services that We have blacklisted and its communicated to You through various means.
- xiv. Any treatment or diagnostic procedures that is in any way connected with Insured Pet being pregnant, subsequent complications, termination of pregnancy, giving birth, or rearing puppies, unless it is a spaying for a medical condition included and listed above.
- xv. The treatment of or training for diagnosed behavioural problems.
- xvi. Supplements and probiotics, any medical or tracking device, pet accessories. even if prescribed/recommended by a Vet
- xvii. Malicious or wilful injury or neglect or gross negligence to Insured Pet caused by You or Your agent or employees or family members.

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- xviii. Any Claim arising from expenses incurred for treatment of Illness or Injury arising out of:
  - a. Racing;
  - b. Coursing;
  - c. Commercial guarding;
  - d. Any occupational, professional or business uses of the Insured Pet

Unless specifically covered on payment of additional premium and is specified in your policy schedule.

- xix. Any claim arising from organized fighting involving the Insured Pet
- xx. Any animal classified as dangerous by State or Central Government Authority.
- xxi. The confiscation or destruction of Insured Pet by Government or Public Authorities, or under applicable Indian Laws.
- xxii. Any claim occurring outside the geographical limits of India.
- xxiii. Any claim for cost or fees for procedure/surgery for Unproven/ Experimental treatment.
- xxiv. Any cost incurred on acupuncture or hydrotherapy, stem cell therapy
- xxv. Malignant cancer of any type
- xxvi. Any charge or fees made by Vet to complete a claim form or to provide information to support claim.
- xxvii. In case there is a transfer of ownership of the insured pet
- xxviii. Any cost incurred which is covered/insured under any other insurance policy
- xxix. Treatment for teeth or gums if they're damaged due to tooth decay, dental or gum disease.
- xxx. Any consequential loss, howsoever arising
- xxxi. Any claim for a pet not identified in the Policy Schedule
- xxxii. Any claim arising from theft or disappearance of the Insured Pet
- xxxiii. The Insured Person breaking any laws, or regulations, including those relating to animal health or importation
- xxxiv. If the Insured Pet is sold or where any financial interest whatsoever is parted with by the Insured Person, whether temporarily or permanently
- xxxv. Any endemic/pandemic disease as declared by the Indian local authorities or state or central government
- xxxvi. Any damage or injury caused to human or to the animal under section 377 of the Indian penal code.
- xxxvii. Any claim arising out of war or any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, chemical or biological weapons.
- xxxviii. Any act of Terrorism which means an act, including but not limited to the use of force or violence and/or the threat thereof, by any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological, or ethnic purposes or other reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear
- xxxix. 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.
- xl. Any injuries or illnesses or diseases directly or indirectly caused to the Insured Pet by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

**Premium**

Premium is the amount You pay to Us for the insurance covers. Any insurance cover begins only after We have received the premium.

**Discount offered under this policy:**

- 1. Online Policy Discount:** The Insured Person is eligible for 5% discount on premium in case he / she purchases the Policy online from the Company's website or the Company's mobile app or across technology platforms.
- 2. Employee Discount:** A discount of 5% will be offered to full time employees of HDFC Group or Munich Re Group at the time of enrolment, or subsequent renewal; provided that such Policy is purchased through our website or our mobile app.
- 3. Loyalty Discount:** If you have an active policy(s) with the Company, a discount equivalent to 5% on premium.
- 4. Multiple Pet Discount:** A discount equivalent to 5% on premium will be applicable. This benefit is extended to you in lieu of savings in expenses.

**Note:** For more discount option, please contact customer care

**Changes and Cancellation**

**Changes during Policy Period.**

You can choose to make changes to the covers of this Policy as may be permitted by Us. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium where applicable

**You can cancel the Policy.**

**1. Cancellation at any time:**

You can cancel the policy at any time during the policy period. If You cancel the policy, We will refund premium as follows

**a. Annual Policy :**

If the Policy is cancelled, the premium would be returned to You calculated in accordance with the short period rate table as mentioned below, provided there is no claim under this Policy during the Period of Insurance.

For period not exceeding	Rate to be charged
15 days	10% of the Annual rate
1 month	15% of the Annual rate
2 months	30% of the Annual rate
3 months	40% of the Annual rate
4 months	50% of the Annual rate
5 months	60% of the Annual rate
6 months	70% of the Annual rate
7 months	75% of the Annual rate
8 months	80% of the Annual rate
9 months	85% of the Annual rate
>9 Months	Full Annual rate

**b. For Short Period Policy (less than 1 year)**

The premium will be retained on Short period basis as per the logic provided herewith provided no claim has been reported in the policy.

- For Policy Period <= 3 Months: No Refund
- For Policy Period > 3 Months: Following short scale grid will be applicable:

Cancellation Period	% Refund of Premium
Within 10% of the Coverage Period	75%
10%-25% of the Coverage Period	60%
25%-50% of the Coverage Period	35%
Exceeding 50% of the Coverage Period	0%

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### **2. We can cancel the policy.**

- a. We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-cooperation of the insured.

#### **Making a claim**

You must make a claim for the amount of cover. We will verify the claim and accept it if it is according to the terms and conditions of this Policy.

When You suffer loss or damage to Your Home Building or articles or things in it, You must

- give notice to Us immediately, You must state in this notice
  - i. the Policy Number,
  - ii. Your name,
  - iii. details of report to the police that You made,
  - iv. details of report to any Authority that You made,
  - v. details of the Insured Event,
  - vi. a brief statement of the loss,
  - vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
  - viii. details of loss or damage under any Optional Cover or Add-ons,
  - ix. submit photographs of loss or physical damage, wherever possible.
- report to police, fire authorities and appropriate legal Authorities,
- take all reasonable steps to prevent further damage to Home Building and Home Contents
- preserve and collect evidence, take and preserve photographs,
- assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents,
- submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage
- prove that the Insured Event has happened, and prove the extent of Your loss.

This is important because We must investigate whether the loss or damage is covered by the terms and conditions of the policy.

#### **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 **HDFC ERGO Paws n Claws** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **HDFC ERGO Paws n Claws** from Our branch or from Our website : [www.hdfcergo.com](http://www.hdfcergo.com) For any legal interpretation, policy document will hold.

#### **Grievance**

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

##### **1. Our Grievance Redressal Officer**

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre - 120 6234 6234 / 022-6234 6234
- Emails – [grievance@hdfcergo.com](mailto:grievance@hdfcergo.com)
- Contact Details for Senior Citizens: 022 6242 6226 | Email ID: [seniorcitizen@hdfcergo.com](mailto:seniorcitizen@hdfcergo.com)
- Designated Grievance Officer in each branch.
- Company Website – [www.hdfcergo.com](http://www.hdfcergo.com)
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Redressal Cell ,  
HDFC ERGO General Insurance Company Limited.  
D-301,3<sup>rd</sup> Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West),  
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

**To the Chief Grievance Officer  
HDFC ERGO General Insurance Company Limited  
D-301, 3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West),  
Mumbai - 400078, Maharashtra  
e-mail: [cgo@hdfcergo.com](mailto:cgo@hdfcergo.com)**

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

#### **About Our Company**

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

Website – [www.hdfcergo.com](http://www.hdfcergo.com)

Contact number – 022 - 62346234

Email – [care@hdfcergo.com](mailto:care@hdfcergo.com)

#### **INSURANCE ACT 1938 SECTION 41- 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 the 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus 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.**

**Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**