



Customer Information Sheet

HDFC ERGO PAWS N CLAWS

Sr. No.	TITLE	DESCRIPTION	Policy Section Number																														
1	Product Name	<b>HDFC ERGO- PAWS N CLAWS</b>																															
2	What am I covered for:	<div>With HDFC ERGO - Paws N Claws policy that provides insurance cover for Your Pet. Various covers offered under this Policy are:</div> <table><tr><th>Section No.</th><th>Section Name</th><th>Base/Optional Cover</th></tr><tr><td>1</td><td>Comprehensive (All Risk) Cover</td><td>Base</td></tr><tr><td>2</td><td>Customizable Cover (Make your own plan)</td><td>Base (Create this by choosing any or all cover's from 2a, 2b, 2c)</td></tr><tr><td>2a.</td><td>Injury Cover</td><td></td></tr><tr><td>2b.</td><td>Illness Cover</td><td></td></tr><tr><td>2c.</td><td>Surgery Cover</td><td></td></tr><tr><td>3</td><td>Third Party Liability</td><td></td></tr><tr><td>4</td><td>Trip Cancellation</td><td>Optional</td></tr><tr><td>5</td><td>Funeral Expense</td><td>Optional</td></tr><tr><td>6</td><td>Veterinary Consultation</td><td>Optional</td></tr></table>	Section No.	Section Name	Base/Optional Cover	1	Comprehensive (All Risk) Cover	Base	2	Customizable Cover (Make your own plan)	Base (Create this by choosing any or all cover's from 2a, 2b, 2c)	2a.	Injury Cover		2b.	Illness Cover		2c.	Surgery Cover		3	Third Party Liability		4	Trip Cancellation	Optional	5	Funeral Expense	Optional	6	Veterinary Consultation	Optional	B. Coverage
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3	Optional Covers	To enhance the base coverage i. Trip Cancellation Cover ii. Funeral Expense iii. Value added Services: Veterinary doctor consultation	Section B. Optional Coverage																														
4	Payment Basis	Payout will be on an Indemnity or Benefit Basis as mentioned under the respective sections.	Section B. Coverage																														
5	What are the major exclusions in the policy:	We do not cover losses and expenses for any loss to the Insured pet that is directly or indirectly as a result of or is caused by or arising from events, stated below: <div><div>i.</div><div>Vet Visit Fees for routine check-up, diagnostics or vaccination.</div><div>ii.</div><div>Out-patient treatments of the Insured Pet (This exclusion shall not apply if OPD cover is opted under Section 1: Comprehensive Cover).</div><div>iii.</div><div>Any claims arising from the treatment of a pre-existing disease and it's direct complications are excluded under the Policy.</div><div>iv.</div><div>Treatment for any Congenital Abnormalities.</div></div>	Section C: General Exclusions																														

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		<p>v. Costs for cosmetic treatment, elective treatment, routine treatment or preventative treatment recommended by a Vet to prevent an 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.</p> <p>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.</p> <p>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.</p> <p>viii. Any claims for diseases for which preventive medicines/vaccines has not been taken.</p> <p>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.</p> <p>x. Any other coverage that is not mentioned in the respective Sections, will not be covered under this Policy.</p> <p>xi. Any Homeopathic and Herbal medications.</p> <p>xii. Any Treatment or prescription by a non-licensed Vet or Veterinary Hospital.</p> <p>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.</p> <p>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.</p> <p>xv. The treatment of or training for diagnosed behavioural problems.</p> <p>xvi. Supplements and probiotics, any medical or tracking device, pet accessories. even if prescribed/recommended by a Vet.</p> <p>xvii. Malicious or wilful injury or neglect or gross negligence to Insured Pet caused by You or Your agent or employees or family members.</p>	

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		<p>xviii. Any Claim arising from expenses incurred for treatment of Illness or Injury arising out of: o Racing;</p> <ul style="list-style-type: none"> <li>o Coursing;</li> <li>o Commercial guarding;</li> <li>o 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.</li> </ul> <p>xix. Any claim arising from organized fighting involving the Insured Pet.</p> <p>xx. Any animal classified as dangerous by State or Central Government Authority.</p> <p>xxi. The confiscation or destruction of Insured Pet by Government or Public Authorities, or under applicable Indian Laws.</p> <p>xxii. Any claim occurring outside the geographical limits of India.</p> <p>xxiii. Any claim for cost or fees for procedure/surgery for Unproven/Experimental treatment.</p> <p>xxiv. Any cost incurred on acupuncture or hydrotherapy, stem cell therapy.</p> <p>xxv. Malignant cancer of any type.</p> <p>xxvi. Any charge or fees made by Vet to complete a claim form or to provide information to support claim.</p> <p>xxvii. In case there is a transfer of ownership of the Insured Pet.</p> <p>xxviii. Any cost incurred which is covered/insured under any other insurance Policy.</p> <p>xxix. Treatment for teeth or gums if they're damaged due to tooth decay, dental or gum disease.</p> <p>xxx. Any consequential loss, howsoever arising.</p> <p>xxxi. Any claim for a pet not identified in the Policy Schedule.</p> <p>xxxii. Any claim arising from theft or disappearance of the Insured Pet.</p> <p>xxxiii. The Insured Person breaking any laws, or regulations, including those relating to animal health or importation.</p> <p>xxxiv. If the Insured Pet is sold or where any financial interest whatsoever is parted with by the Insured Person, whether temporarily or permanently.</p> <p>xxxv. Any endemic/pandemic disease as declared by the Indian local authorities or state or central government.</p> <p>xxxvi. Any damage or injury caused to human or to the animal under section 377 of the Indian penal code.</p>	

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		<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>xv. The treatment of or training for diagnosed behavioural problems.</p>	
6	Waiting Periods	<p>i. Claims received within 30 days from the first Policy Commencement date, under any section of the Policy, shall be excluded except claims arising due to an Accident.</p> <p>ii. Claims arising due to an Accident shall be covered after the expiry of a period of 7 days after the date of inception of the Policy.</p>	Section C: Waiting Period
7	Premium Payment Option	Annual	
8	Renewal Conditions	We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of mis- representation, non-disclosure of material facts, fraud or non-co-operation on Your part. If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.	Clause E General Conditions

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9	Cancellation	<p><u>1. Cancellation by You at any Time</u></p> <p>a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.</p> <p><b>Annual Policy:</b> If the Policy is cancelled, the premium would be returned to the customer 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;</p> <table><tr><th>For period not exceeding</th><th>Rate to be charged</th></tr><tr><td>15 days</td><td>10% of the Annual rate</td></tr><tr><td>1 month</td><td>15% of the Annual rate</td></tr><tr><td>2 months</td><td>30% of the Annual rate</td></tr><tr><td>3 months</td><td>40% of the Annual rate</td></tr><tr><td>4 months</td><td>50% of the Annual rate</td></tr><tr><td>5 months</td><td>60% of the Annual rate</td></tr><tr><td>6 months</td><td>70% of the Annual rate</td></tr><tr><td>7 months</td><td>75% of the Annual rate</td></tr><tr><td>8 months</td><td>80% of the Annual rate</td></tr><tr><td>9 months</td><td>85% of the Annual rate</td></tr><tr><td>&gt;9 Months</td><td>Full Annual rate</td></tr></table> <p><b>For Short Period Policy (less than 1 year)</b></p> <p>The premium will be retained on Short period basis as per the logic provided herewith provided no claim has been reported in the policy.</p> <ul style="list-style-type: none"><li>• For Policy Period &lt;= 3 Months: No Refund</li><li>• For Policy Period &gt; 3 Months: Following short scale grid will be applicable:</li></ul> <table><tr><th>Cancellation Period</th><th>% Refund of Premium</th></tr><tr><td>Within 10% of the Coverage Period</td><td>75%</td></tr><tr><td>10%-25% of the Coverage Period</td><td>60%</td></tr><tr><td>25%-50% of the Coverage Period</td><td>35%</td></tr><tr><td>Exceeding 50% of the Coverage Period</td><td>0%</td></tr></table> <p><b>2. Cancellation by Us:</b></p> <p>We may cancel the Policy or Coverage on grounds of misrepresentation, fraud, non-disclosure of material facts as sought to be in proposal form/enrolment form or non-cooperation by You. Cancellation shall be ab initio from the inception date or the Renewal date (as the case may be), at our sole discretion upon giving 30 days' notice.</p>	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	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%	Clause E General Conditions
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10	How to Claim	<p>a. As soon as any loss or damage occurs due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.</p> <p>b. You can give notice to any of Our offices or call-centres.</p> <p>c. You must state in this notice</p> <ol style="list-style-type: none"> <li>the Policy Number,</li> <li>Your name,</li> <li>details of report to the police that You made,</li> <li>details of report to any Authority that You made,</li> <li>details of the Insured Event,</li> <li>a brief statement of the loss,</li> <li>details of loss or damage under any Optional Cover or Add-ons,</li> <li>submit photographs of loss or physical damage, wherever possible.</li> </ol>	Clause E General Conditions
12	Policy Servicing / Grievance / Complaints	<p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> <li>Our 24X7 Toll free number 022-62346234 / 0120-62346234 from any Landline &amp; Mobile.</li> <li>For lodging a complaint online, email us at customer service desk at <a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a>.</li> <li>Contact Details for Senior Citizens: 022 6242 6226   Email ID : <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a></li> </ul>	Clause E General Conditions
		<p>Escalation Level 1 : <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></p> <p>Escalation Level 2 : <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></p> <p>Escalation Level 3 : Approach Ombudsman Offices (Addresses attached as Annexure)</p>	
13	Insured's Rights	You have an option to cancel this Policy at any time by sending fifteen (15) days notice in writing to Us or by returning the Policy and stating when thereafter cancellation is to take effect.	
14	Insured's Obligations	Disclosure of material facts sought to be declared on the Proposal Form.	

**Legal Disclaimer Note:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail.