



VETINA™

Your Needs Delivered

Vetina Pawtect Plan

You have the best pet in the world!



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DEFINITIONS:

1. **Accidental Injury** means sudden, unforeseen and involuntary event caused by external, visible and violent means leading to bodily harm, excluding illness or disease solely and directly caused by it, which is verified and certified by a licensed veterinarian as mentioned in Section 2 of this Plan.
2. **Breed** a specific group of domestic animals having homogeneous appearance (phenotype), homogeneous behaviour, and/or other characteristics that distinguish it from other organisms of the same species.
3. **Healthy Pet Discount** is a discount given to the pet owner on renewal of plan document if the plan holder has not made any claim in the expiring policy document.
4. **Consultation/Examination Fee** A fee charged by a licensed veterinarian to meet with a pet owner to discuss the facts of his or her pet's case that leads to diagnosis of an injury, illness or disease as mentioned under this plan.
5. **Emergency / Emergency Care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly and requires immediate care by a Licensed Veterinarian to prevent death or serious long-term impairment of your Pet's health.
6. **Discount** is a deduction in the base plan charges.
7. **Courtesy Period** shall mean an extra 15 days granted to the Pet Owner after the expiry date of the plan to renew the plan for the next plan period.
8. **Home visits** Means visits to your vet outside of normal surgery hours for treatment unless your vet considers your pet can't be moved or couldn't wait until normal surgery hours to be seen.
9. **Hospitalization** means admission in a Hospital for 'In-pet Care'.
10. **In-pet Care** or Medical treatment means treatment for which the covered pet has to stay in a hospital for a covered event and or has to undergo treatment or procedure without having to stay in the hospital.
11. **Laboratory Tests** are tests conducted under controlled, scientific conditions in a laboratory or similar setting where a test (such as a blood test or urinalysis procedure) is performed by a licensed medical laboratorian on a specimen taken from the pet.
12. **Licensed Veterinarian/ Veterinarian/Vet** means a person who holds a valid registration from the Veterinary Council of India (VCI) Or state veterinary Council and is thereby entitled to practice veterinary medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. Licensed Veterinarian should not be the Pet Owner himself/herself or close member of the family of the pet owner.
13. **Major illness means** the diseases or the disease conditions or the syndromes as mentioned in Section 1 of this Plan.
14. **Major Soft Tissue Surgeries** means any surgical procedures as mentioned in Section 4 of this Plan.
15. **Medical Expenses** means those expenses that a covered pet owner has necessarily and actually incurred for medical treatment of his / her pet on account of Illness or Accident on the advice of a licensed veterinarian, as long as these are no more than what would have been payable if the Pet had had not been covered under the plan and no more than other hospitals or veterinarian in the same locality would have charged for the same medical treatment.
16. **Multiple Pet means** a pet Owner having more than one Pet Covered under any of the Vetina Pawtect Plan.
17. **Normal Surgery Hours** shall mean the Vet's regular hours as per their hospital/clinic/practice time.
18. **Notification of Claim** means the process of intimating a claim to us through any of the recognized modes of communication.
19. **Pet** is the beneficiary covered under this plan on the payment of plan charges.

20. **Pet Owner** means the pet owner as mentioned in the plan summary.
21. **Plan** means the Plan Summary and the Plan Wordings.
22. **Plan Charges** shall mean the amount paid by the pet owner towards availing the plan for his/her pet for the duration as per the plan summary.
23. **Plan Limit** means the amount as stated in the Plan Summary against the Section/Cover for each pet covered under it.
24. **Plan Period** means the period between the commencement date and the expiry date specified in the Plan Summary and includes both the commencement date as well as the expiry date.
25. **Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms and / or were diagnosed and / or for which medical advice / treatment was received prior to the first Plan issued by the us and renewed continuously thereafter.
26. **Reasonable and Customary Charges** means the charges for services, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
27. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a licensed veterinarian.
28. **Third Party** any individual or a party who is not a family member, business associate or an employee of the pet owner and is not directly part of this contract as mentioned in Section 3 of this Plan.
29. **Unproven/Experimental treatment** means the treatment including drug or experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
30. **You, Your, Yours, Yourself, Plan-holder, Person(s)** means the Individual Pet Owner whose pet will be treated as a beneficiary under this plan.

Plan Types		
You can choose one of the below plans for Your Pet.		
Blue Ribbon Plan	Red Ribbon Plan	Yellow Ribbon Plan
Section 1: Major Illness Cover	Section 1: Major Illness Cover	Section 2: Accidental Injuries Cover
Section 2: Accidental Injuries Cover	Section 3: Third Party Liability Cover	Section 3: Third Party Liability Cover
Section 3: Third Party Liability Cover	Section 4: Major Soft Tissue Surgeries Cover	Section 4: Major Soft Tissue Surgeries Cover
Section 4: Major Soft Tissue Surgeries Cover		

The plan selected by You will be shown in the Plan Summary and available coverage will depend on selected plan as per above section.

COVERAGE

Section 1: Major illness Cover

If Your pet is diagnosed as suffering from any of the Major illness or undergoing Specialised Therapy or treatment as specified below, during the Plan Period, we will pay You all the Reasonable and Customary Charges that are Medically Necessary and Incurred by You up to the plan limit mentioned in Your Plan Summary.

Provided that,

- a) We will not make any payment if Your Pet is diagnosed or observed as suffering from a Major Illness and is hospitalized within 30 days from the commencement date of the first Plan with us.
- b) No Claim under this section shall be admissible if the Major Illness is a consequence of or arising out of any pre-existing condition/disease.

What we will cover:

- Consultation /Examination fee of a Licensed Veterinarian
- Emergency Care provided by a Licensed Veterinarian
- Surgeries carried out by a Licensed Veterinarian
- Laboratory Tests for diagnosis as advised by your Veterinarian
- X-Rays, MRI, CT SCAN for diagnosis.
- Hospitalization / Boarding charges at a Licensed Veterinary Hospital
- Legally prescribed drugs and medications by your Veterinarian

We will not pay for any expense that is not related to a Major illness.

Major Illness or specialized therapy shall mean any of the following, which your Pet may have been diagnosed with during the Plan Period and are specifically defined as below:

Sl. no.	Category	Specifications
1	Cancer and Tumour	<ul style="list-style-type: none">• All Cancers / Tumours
2	Cardiovascular system	<ul style="list-style-type: none">• Arteriosclerosis• Atrial fibrillation• Cardiac arrhythmia• Cardiomyopathy• Congestive heart failure• Endocarditis/ Myocardial effusion/ Myocarditis• Mitral valve insufficiency• Thrombosis• Pericardial Effusion

3	Digestive system	<ul style="list-style-type: none"> • Haemorrhagic Gastro-enteritis (Vomiting with bloody diarrhoea) • Oesophageal foreign body • Gastrointestinal obstruction due to foreign body ingestion • Gastric Dilatation and Volvulus (GDV) • Liver failure/cirrhosis • Insulinoma • Liver Dysfunction • Peritonitis • Rectal prolapse • Gastric torsion • Intussusception • Megacolon • Pyloric stenosis • Gastric / intestinal tumours
4	Eyes	<ul style="list-style-type: none"> • Third eyelid prolapse (Cherry eye) • Corneal Oedema
5	Haematological System	<ul style="list-style-type: none"> • Haemophilia • Leukaemia
6	Lymphoid System	<ul style="list-style-type: none"> • Splenic cancer
7	Musculoskeletal System	<ul style="list-style-type: none"> • Hip Dysplasia
8	Pancreas, Gall bladder, Liver	<ul style="list-style-type: none"> • Splenic torsion • Gall bladder stones • Hepatic abscess • Hepatic neoplasia
9.	Poisoning or Toxicity	<ul style="list-style-type: none"> • Any poisoning/toxicity including but not limited to Insecticide, Rodenticide, Lead, Household chemicals, snake bite etc
10.	Reproductive System	<ul style="list-style-type: none"> • Prolapsed Uterus/Vagina • Vaginal Neoplasia • Transmissible Venereal Granuloma • Spaying (Females) for: • Uterine infection/Pyometra • Metritis • Castration (Males) for: • Testicular tumour • Prostatic cancer • Benign prostatic hyperplasia • Prostatic abscess

11	Respiratory System	<ul style="list-style-type: none"> • Emphysema • Pleural effusion • Pyothorax • Pneumonia • Thoracic foreign Object • Thoracic neoplasia
12	Tick borne diseases	<ul style="list-style-type: none"> • Babesia Canis • Babesia Gibsoni • Haemobartonella • Ehrlichia • Anaplasma
13	Urinary system	<ul style="list-style-type: none"> • Acute and chronic renal failure • Nephritis/ pyelonephritis • Urinary calculi • Kidney stone • Cystitis
14	Specialized therapy	<ul style="list-style-type: none"> • Stem cell therapy (Cover up to 40% of plan limit) • Laser therapy (Only for Post-surgical cases and accidental injuries) • Blood Transfusion (Only for accidental injuries or illnesses listed above) • Platelet Rich Plasma (PRP) Therapy (Only for accidental injuries and renal failure and other illnesses listed above) • Dialysis (Cover up to a maximum 20% of plan limit) • Chemotherapy

Section 2: Accidental Injury Cover

If your pet is undergoing any treatment due to an accidental injury during the Plan Period, we will pay You all Reasonable and Customary Charges that are Medically Necessary and Incurred by You during hospitalization up to the plan limit mentioned in Your Plan Summary.

Provided that,

- a) We will not make any payment if Your Pet has met with an accident and is hospitalized within 14 days from the commencement date of the first Plan with us.
- b) No Claim under this section shall be admissible if the accidental injury claim is a consequence of any pre-existing condition/disease.

What we will cover:

- Consultation /examination fee of a Licensed Veterinarian
- Emergency Care provided by a Licensed Veterinarian
- Surgeries carried out by a Licensed Veterinarian
- Laboratory Tests for diagnosis as advised by your Licensed Veterinarian
- X-Rays MRI, CT SCAN for diagnosis
- Hospitalization / boarding charges at a Licensed Veterinary Hospital
- Legally prescribed drugs and medications by your Licensed Veterinarian
- All major surgeries on hind limb and fore limb under general anaesthesia.
- Amputation of limb

Section 3: Third Party Liability Cover

If you become legally liable to pay for any bodily injury and/or property damage to any third party due to your Pet's action during the Plan Period, we will cover you up to the plan limit mentioned in Your Plan Summary.

We will only accept a claim if the liability has been decided by a competent judicial authority falling under the Jurisdiction of India.

Section 4: Major Soft Tissue Surgeries Cover

If Your pet is undergoing any Surgical Procedures as specified below, during the Plan Period, we will pay You all Reasonable and Customary Charges that are Medically Necessary and Incurred by You during hospitalization up to the plan limit as per the Plan Summary.

Provided that,

- We will not make any payment if Your Pet is undergoing any of the following surgeries and/ or is hospitalized for any medical conditions noticed within 30 days from the commencement date of the first Plan with us.
- No Claim under this option shall be admissible if the Surgical Procedure is a consequence of or arising out of any pre-existing condition/disease.

What we will cover:

- Consultation /examination fee of a Licensed Veterinarian
- Emergency Care provided by a Licensed Veterinarian
- Surgeries carried out by a Licensed Veterinarian
- Laboratory Tests for diagnosis as advised by your Licensed Veterinarian
- X-Rays, MRI, CT SCAN for Diagnosis
- Hospitalization / Boarding charges at a Licensed Veterinary Hospital
- Legally prescribed drugs and medications by your Licensed Veterinarian

Major Soft tissue surgeries means the following major surgeries, which Pet have undergone during the Plan Period to have suffered from and which requires Hospitalisation and are specifically defined as below:

1. 4th/5th rib removal/Pericardial drainage
2. Diaphragmatic hernia
3. Any kind of surgical intervention on kidney/urinary bladder/urethra/ureter under general anaesthesia
4. Aural haematoma
5. Surgical intervention on Eye under general Anaesthesia (Only for penetrating injuries to eyeball)
6. Mammary Mastectomy
7. Total Ear Canal Ablation (TECA)

RENEWAL ADDITIONAL PLAN CHARGES/ DISCOUNTING

- A discount of 5% on base Plan Charges will be applicable at the time of renewal of this plan subject to no claims being made in the expiring plan. This discount will increase by 5% for each claim free renewal subject to maximum of 15% discount.
- 10% additional plan charges on the base plan charges will be levied on renewing a plan, if a claim has been made in the expiring plan.

DISCOUNTS ON PLAN CHARGES APPLICABLE UNDER THIS PLAN

- 10% Discount shall be made applicable on the base rate for owner of multiple pets covered under this plan.
- 2% discount on the base rate will be made available if the Pet owner provides on-line access to us of the medical records of the pet.

DEDUCTIONS APPLICABLE UNDER THIS PLAN

- If your pet is less than 8 years of age at the time of a claim event, we will deduct INR 1000 or 5% of claim amount (whichever is higher) from each admissible claim.
- We will pay 75% of the admissible claim amount if your pet is over 8 years of age at the time of the claim event.
- We will pay 50 % of the admissible claim amount if your pet is over 10 years of age at the time of the claim event.

GENERAL CONDITIONS APPLICABLE UNDER THIS PLAN

Throughout the Plan period, the below mentioned steps are to be adhered:

- Your pet must be fitted with a microchip and you must provide microchip details along with all the relevant data of you and your pet which would be part of your plan summary including photographs of your pet while taking the plan for identification purposes.
- For Renal/kidney failure and Liver Failure, we will pay a onetime lump sum Benefit of 50% of Plan Limit and the plan will cease to exist with no further renewal options.
- Your pet must be over 8 weeks and under 8 years of age to be eligible for coverage under this plan, on taking the plan for the first time.
- Renewal of plans will not be allowed for pets beyond 12 years of completed age.
- Claims for hip dysplasia will not be covered if this is noticed with in the first 3 months of the commencement of your Pawtect plan. In case of an admissible claim, we will pay only 75 % of the admissible claim amount and this will be limited to only one leg.
- We will pay only 50 % of the admissible claim amount for tick borne diseases.
- Coverage of this plan will be in the geographical bounds of India only.
- Maintain your pet's health and well-being.
- Provide a secure and safe environment for your pet to prevent injury, illness, theft or straying.
- Control your pet to prevent injury to a person or another animal and damage or destruction to any property.
- Your pet must be kept vaccinated against distemper, hepatitis, leptospirosis, parvovirus, Rabies,

kennel cough and Corona vaccines of good branded companies, complying with WHO norms for manufacture and testing.

- Your pet must have regular de-worming and flea treatments and should be provided with a healthy diet.
- You must take any actions recommended by a vet to prevent or reduce the risk of injury/illness.
- If your pet is unwell /injured, you must arrange for a vet to examine and treat your pet as soon as possible.
- Your pet is covered under this plan only on payment of the plan charges.
- Your plan will be in force from the plan start date and remain in force till plan end date as mentioned in your plan summary. After expiry, you will need to renew this plan to continue with coverages for your pet.
- In case of non-renewal on time i.e before the expiry of the plan including the Courtesy Period, the Pet owner will have to take out fresh policy where health pet discount (if any) shall be denied.
- In the event, you decide to transfer the ownership to your family member or relative, or any other person you must inform us about the same, within 7 working days of such transfer. We will update the terms and conditions along with other relevant documents to reflect the same. In case, we are not informed about the ownership transfer, the coverages will discontinue.
- You may also nominate an immediate family member of yours to claim on behalf of you, only if you are critically ill or injured.
- In case you have obtained option of paying premium using EMI (equated monthly instalments) You must make payment of instalments, failing which, the policy cover will become null and void and no claims will be admissible.
- You must agree:
 1. To give us all relevant and material information, documents and access to all relevant and material medical records of the covered Pet, so that we may administer your plan and deal with your claims.
 2. That your vet has your permission to give us all relevant and material information that we ask for about your covered pet. If a charge is made for this, you must pay for the charge.
- At no point in time, shall the total claims payable during the plan period, exceed the total Plan Limit as mentioned in the Plan Summary.

GENERAL EXCLUSIONS

- 1) Preventive, routine treatments, examinations or check-ups, vaccinations, Tick-flea and Mites or de-worming treatments, wound dressing, General skin/Eyes/Dental, ortho, routine check-up and problems, clipping nails, bathing, de matting, routine spaying or routine castrating/neutering, any inherited conditions or diseases, any congenital anomaly, cosmetic surgeries, and dental scaling of your pet are not covered under this Plan.
- 2) 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.
- 3) No Claim shall be admissible if the Surgical Procedure is a consequence of or arising out of any pre-existing condition/disease.
- 4) Any other condition that is not mentioned above, will not be covered under this plan.
- 5) Any Homeopathic and Herbal medications.
- 6) Any Treatment or prescription by a non-licensed Veterinarian.
- 7) Any treatment that is in any way connected with your pet being pregnant, subsequent complications, termination of pregnancy, giving birth, or rearing puppies, unless it is a spaying for a covered medical condition, listed above.

- 8) Your plan will not cover any pre-existing injury or illness, before your cover started.
- 9) The treatment of or training for diagnosed behavioural problems;
- 10) Home visits or visits to your vet outside of normal surgery hours for treatment unless your vet considers your pet can't be moved or couldn't wait until normal surgery hours to be seen;
- 11) Food, even if prescribed/recommended by a vet;
- 12) Supplements and probiotics, any medical or tracking device, pet accessories these are products you can purchase without a prescription. We don't pay for these even if prescribed/recommended by a vet.
- 13) Malicious or wilful injury or neglect or gross negligence to your pet caused by you or your agent or your employees or members of your family.
- 14) Injury or illness due to endangering event like an organized fight.
- 15) Any dogs classified as dangerous dogs by State or Central Government Authority.
- 16) The confiscation or destruction of your pet by Government or Public Authorities, or under applicable Indian Laws.
- 17) Any claim occurring outside the geographical limits of India.
- 18) Any claim for cost or fees for procedure/surgery for experimental or unproven treatment.
- 19) Any charge or fees made by your Vet to complete a claim form or to provide information to support your claim.
- 20) In case there is a transfer of ownership but we have not been informed about the same.
- 21) Any liability which is covered/insured under any other liability plan.
- 22) treatment for teeth or gums if they're damaged due to tooth decay, dental or gum disease.
- 23) If your pet is used for guarding commercial property or used for hunting and such similar purposes
- 24) Pet is in the premises where alcohol is commercially sold and consumed.
- 25) Any damage or injury caused to human or to the animal under section 377 of the Indian penal code.
- 26) Any injuries or Damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- 27) Any injuries or illnesses or diseases directly or indirectly caused to the 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.
- 28) If any claim under this Plan is in any respect fraudulent or unfounded, all benefits paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recovered. In addition, all covers with respect to the Pet owner shall be cancelled from Plan Period commencement date without any refund of Plan Charges.

SPECIFIC EXCLUSION

Red Ribbon Plan

- Section 2 Accidental Injury Cover will become an exclusion due to non-selection and any Major Soft Tissue Surgery that needs to be carried out as a consequence of this Injury, shall also form part of the exclusion for this policy.

Yellow Ribbon Plan

- Section 1 Major Illness Cover will become an exclusion due to non-selection and any Major Soft Tissue Surgery that needs to be carried out as a consequence of this Illness or condition, shall also form part of the exclusion for this policy.

CANCELLATION BY YOU

You can choose to cancel the plan by giving us a 15 days' notice period. This is provided there is no claim under the policy. The plan holder shall be entitled for plan charge refund as per the scale provided in table below.

Period in Risk	Premium Refund
Within 3 months	65.00%
Exceeding 3 months but less than 6 months	45.00%
Exceeding 6 months but less than 9 months	25.00%
Exceeding 9 months	0.00%

CLAIM PROCESS

Claims Notification and Procedure

- i. In the event of any accidental injury or illness or condition that may result in a claim under this plan, the below procedure should be followed:
 - We should be intimated about the claim as soon as the condition is diagnosed (within 24 hours of diagnosis) but before the actual treatment begins. The claim investigator should get sufficient time to visit the pet during treatment to identify the pet and verify the treatment.
 - The customer must keep all the reports of diagnosis that has led to the treatment.
 - The treatment should be video recorded along with the pet, the date and the microchip number on the scanner visible clearly in the video (approximately 2 minutes of the treatment).
- ii. Reimbursement Facility can be availed from a licensed hospital within India of Your Choice Wherein You will have to make the payment directly to the Hospital and submit the documents to us for processing the reimbursement of the claim amount (within 30 days of completion of treatment).
- iii. In case of a claim arising due to injury to a third party because of your pet, you will need to inform us within 24 hours of such claim being intimated to you.

We shall have the rights to investigate the facts of the case at its own expense and the Pet Owner shall co-operate with the us for all such matters. We, based on the data collected via this investigation shall make recommendations to the Pet Owner and their legal representatives who are expected to follow through on them in the court. Any additional such legal expenses paid by the pet owner in course of this action will be paid by us within the plan limits.
- iv. We may refuse to reimburse you for any expenses for which you cannot provide headed invoices, receipts or bills or any handwritten bills not on a letterhead and/or without the signature/seal from the person raising the bill.
- v. You can reach out to us for settling your losses at 020-67445858 or 07506562266 or write to us at customerservice@vetina.com or customerservice@pawtectindia.com

Claim Documents Required

- Section 1, Section 2 and Section 4: - Photograph of the pet immediately before the treatment and Photograph of the Pet post treatment, a video recording approximately 2 minutes long of the actual treatment, Medical bills/ Invoice and Medical Report / History, Diagnostic Reports in original.
- Section 3: - Court's Order Statement and FIR