

Welcome to your pet's ultimate pawtection policy!

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## Digit Pet Insurance Policy

### This is for IRDAI Information Only

*“Some of the contents shown in policy wordings might be applicable for certain Sections and not generic, e.g. some contents are useful for “Mortality Cover” only. The Company intends to use the contents dynamically based on the coverage offered to the customer; e.g. If the Insured Person doesn't opt for “Mortality Cover, then wording, optional cover available under the section, terms and conditions related to this Specific Section will not be shown on the Policy Wordings. Similarly, general exclusions or general conditions which might not be applicable for Sections chosen by customer will not be shown. Idea of doing this is to make policy wording more apt and concise to customer need and provide relevant information to customer.*

### Inside:

### Let's get started!

First of all, kudos to you for being such an awesome, and responsible pet parent and opting for this pet insurance policy which will be you and your adorable pet's saviour in times of troubles both big and small. We understand that life and the journey of parenting a pet can be full of uncertainties and Digit is here to protect you through just that! This pet insurance policy is designed to compensate you for your pet's bad health days such as if it is to be treated due to an accident or specific illness. While you're reading this policy, if you get confused or have any queries, or are referring to this policy because you have a claim to make, please call us at 1800-258-5956 or email us at [hello@godigit.com](mailto:hello@godigit.com).

Based on the declaration provided by You to us, **Go Digit General Insurance Limited** (hereinafter called 'the Company/DIGIT') which forms the basis of this policy contract, and having received your premium, we take pleasure in issuing this policy to you.

**Go Digit General Insurance Limited** will cover You under this Policy up to the Sum Insured/Limits mentioned against each Section, during the policy period mentioned in Your Policy Schedule. Of course, like any insurance cover, it is governed by, and subject to certain terms, conditions and exclusions mentioned in this Policy.

The benefit under each Section will be payable provided that an event or occurrence described under the Sections/Covers occurs during the Policy Period mentioned in Your Policy Schedule.

**Note:** This Policy Wording provides detailed terms, conditions and exclusions for all Sections available under this Product. Kindly refer to the Policy Schedule to know exact details of Sections opted by You. Only Wordings related to Sections mentioned in your Policy Schedule are applicable.

**Disclaimer:** The Description mentioned under “Digit Simplification”/ “Examples” throughout the Insurance Policy is only to aid Your understanding of the Coverage / Benefit Offered. In case of dispute, the Terms and Conditions detailed in the Policy Document and Policy Schedule shall prevail.

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# **Digit Pet Insurance Policy**

## **Policy Wordings**

### **PREAMBLE**

The proposal and declaration provided by You to Us, Go Digit General Insurance Limited (hereinafter called the "Company"), forms the basis of this insurance and having received Your premium, We are happy to issue this policy to You and indemnify You against the insured perils, as opted by You and mentioned in the Policy Schedule/ Certificate of Insurance, occurring during the Policy Period, or during any further Period for which the Company may accept payment for the renewal or extension of this Policy.

### **DEFINITIONS**

***Digit Simplification:** You didn't think you needed to know definitions since your time in school, right? Well, the good news is that you don't need to learn these by heart, as long as you understand them.*

Certain words and phrases used throughout the Policy have specific meanings, and this section helps to understand them.

1. **Accident, Accidental** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **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.
3. **Breed** means 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.
4. **Congenital Defects or Abnormalities** means any condition(s) or disorder(s) present at and existing from the birth of Insured pet, and which is abnormal with reference to form, structure or position of Insured pet.
5. **Co-pay/ Co- Payment** A Co-payment means a cost sharing requirement under Policy for the Insured pet that provides that the Policyholder/Insured will bear a specified percentage of the admissible Claim amount for the Insured pet's treatment. A co-payment does not reduce the Sum Insured.
6. **Consultation/Examination Fee** means A fee charged by a licensed veterinarian to meet with an Insured Pet owner to discuss the facts of his or her Insured Pet's case that leads to diagnosis of an injury, illness or disease as mentioned under this policy or to provide veterinary care.
7. **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 Insured Pet's health.
8. **Family** means Insured's spouse, children or parents, sisters, brothers, grandparents and grandchildren permanently residing with Insured in Insured's home.
9. **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and ongoing coverage for conditions paid under the lapsed plan. Coverage is not available for this period if no premium is received during this time frame.
10. **Home visits** means visits by your vet to your home for treatment of the Insured Pet, if your vet considers your Insured Pet can't be moved or couldn't wait until normal surgery hours to be seen. However, this does not include transportation of your Vet to reach your location.
11. **Home** means the place where you and your Insured Pet live as mentioned in your Policy Schedule.
12. **Hospitalization** means admission in a veterinary hospital for 'In-pet Care' for a minimum period of consecutive 24 hours.
13. **In-pet Care** or Medical treatment means treatment for which the Insured Pet has to stay in a registered veterinary hospital for a covered event and/or has to undergo treatment / procedure.
14. **Insured or Policy Holder** means the pet owner who insures the Pet Animal as shown in the Schedule.
15. **Insured Pet** means the Pet animal of the Insured, as mentioned in the policy schedule. It should not include any protected animal species, which are illegal to keep as pet.

16. **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/veterinary or laboratorian on a specimen taken from the Insured Pet.
17. **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 Insured Pet Owner himself/herself or a close member of the family of the Insured Pet owner.
18. **Local Authority:** Local authority, includes panchayatiraj institutions, municipalities, a district board, cantonment board, town planning authority or Zila Parishad or any other body or authority, by whatever name called, for the time being invested by law, for rendering essential services or, with the control and management of civil services, within a specified local area
19. **Illness means** a disease or period of sickness affecting the body or mind.
20. **Medical Expenses** means those expenses that an Insured has necessarily and actually incurred for medical treatment of the Insured pet, which is Medically Required, on account of Illness or Accident on the advice of a Veterinary Practitioner, as long as these are no more than would have been payable if the Insured pet had not been insured and no more than other Vets or veterinary clinics or Veterinary Hospitals in the same locality would have charged for the same medical treatment to the Insured pet.
21. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
  - a) is required for the medical management of the illness or injury suffered by the Insured Pet;
  - b) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - c) must have been prescribed by a Veterinarian;
  - d) must conform to the professional standards widely accepted by Veterinary community in India, in accordance with the standard of professional conduct, etiquette and code of ethics given by the Veterinary Council of India.
22. **Notification of Claim** means the process of intimating a claim to us through any of the recognized modes of communication.
23. **OPD** means the cases where the treatment and diagnosis of the disease or injury is done on advice of a licenced veterinarian without requiring an overnight hospitalization of more than consecutive 24 hours, to the pets visiting their Veterinary Clinic or Veterinary hospital. This will specifically apply only to the listed conditions under Section 4 - OPD cover.
24. **Owner/Pet Owner/Pet Parent** means the legal owner of the insured animal as mentioned in the Policy Schedule
25. **Property Damage means** physical damage to, destruction of or Loss of tangible property including the Loss of use thereof at any time resulting therefrom
26. **Policy** means the Proposal, the Policy Schedule (and any endorsement attaching to or forming part thereof) and the Policy Wordings.
27. **Policy Period** means the period between the commencement date (policy start date) and the expiry date (policy end date) specified in the Policy Schedule and includes both the commencement date as well as the expiry date.
28. **Prophylaxis** means treatment given or action taken to prevent disease
29. **Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were clinical signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 24 months prior to the first policy issued by us and renewed continuously thereafter.
30. **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.
31. **Sum Insured** means the amount as opted by You and stated in the Policy Schedule against the Section/Cover for each Insured Pet for Individual Sum Insured Policy. This is the maximum amount we will pay you against the opted sections.
32. **Surgery or Surgical Procedure** means manual and / or operative procedure(s) required for treatment of Insured pet for an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a Veterinary Hospital by a Veterinary Practitioner.

33. **Theft** - As per Section 378 in The Indian Penal Code, Theft is defined as Whoever, intending to take dishonestly any moveable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft
34. **Third Party** means any individual or a party who is not a family member, business associate or an employee of the Insured Pet's owner.
35. **Vector-Borne Diseases** are caused by a wide range of infectious agents including viruses, bacteria and parasites (such as protozoa, but excluding helminths), which are transmitted by a variety of arthropod vectors such as, but not limited to, ticks, lice, fleas and Diptera (mosquitoes, phlebotomine sand flies and Muscid flies).
36. **Veterinary Clinic** means a place where a registered Veterinary Practitioner renders services for treatment, prophylaxis, diagnosis, or advice on request of a client.
37. **Veterinary Hospital** means an institution under the charge of a registered Veterinary Practitioner where Veterinary services are available at all times and wherein examination, diagnostic, prophylactic, medical, surgical and extended accommodation services for hospitalized animals are provided. The hospital shall have facility for indoor patients 24x7 & at least minimal facilities for client accommodation
38. **Vet or Veterinarian or Veterinary Practitioner or Veterinary Doctor** means a person holding a veterinary qualification recognized under the Indian Veterinary Council Act, 1984 and registered with a State/UT Veterinary Council.
39. **Vet Consultation fees** means the standard, customary and reasonable sums incurred to treat an incident suffered by Insured pet and normally charged by a Vet practicing in the area in which the pet suffers the incident, including but not limited to:
- any consultation, examination, advice, test, diagnostic procedure, Surgery and/or nursing carried out by a Vet, a Veterinary nurse or another member of the Veterinary Practice under the direct supervision of a Vet Surgeon; and/or
  - any medication or therapy legally prescribed by a Vet.
40. **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.
41. **We, Us, Our(s), Digit, Company, Insurer** means Go Digit General Insurance Limited.
42. **You, Your, Yours, Yourself, Policy holder, Person(s)** means the Individual Insured Pet's Owner whose Insured Pet will be treated as a beneficiary under this Policy.

## COVERAGE

**It's mandatory to opt for either of Section 1 or Section 2 of the below listed sections. Both the sections cannot be opted together:**

**Section 1: Hospitalisation Cover**

**Section 2: Specific Illness Cover**

**Section 3: Critical Illness Cover**

**Section 4: OPD Cover**

**Section 5: Chronic Illness cover**

**Section 6: Recovery and Complimentary Care**

**Section 7: Expense for External Aid & Appliances**

**Section 8: Mortality Cover**

**Section 9: Theft or Straying Cover**

**Section 10: Third Party Liability Cover**

### Optional Cover

***Digit Simplification: Our policy is customizable to suit every pet. You can choose one or more optional benefits based on your pet's healthcare needs.***

- **Optional Covers under Section 1 - Hospitalisation Cover**
  - **Optional Cover 1: Complications during and after giving birth**

- **Optional Cover 2: Behavioural Illness Cover**
- **Optional Cover 3: Dental Treatment Cover**
- **Optional Cover 4: Insect/Vector Borne Diseases**
- **Optional Cover under Section 4: OPD Cover**
  - **Optional Cover 5: Telemedicine Cover**
- **Optional Cover under Section 8 - Mortality Cover**
  - **Optional Cover 6: Cremation Expenses**
- **Optional Cover under Section 9 - Theft or Straying Cover**
  - **Optional Cover 7: Lost Animal Advertising Cost**

### **Complimentary Cover**

#### ➤ **Complimentary Health Check Up of the Insured Pet**

***Digit Simplification: Prevention is always better than cure!***

After continuously renewing the Pet Insurance Policy with Us for 3 policy years, and you haven't made any claims during the block of 3 years, then at the time of third policy renewal, We will reimburse the expenses incurred towards your insured pet's health check-up to, up to 1% of the Sum Insured of Section 1 or Section 2 (whichever is opted), unless specifically agreed otherwise by Us. This shall be paid within 30 days after the date of third renewal of the policy with us, provided that, You submit the original bills and copy of all medical reports to Us.

For the purpose of continuous renewal, we will consider annual policies only.

**Please Note-** Payment under this benefit won't be deducted from Your Sum Insured of any of the sections of your policy. It is a renewal benefit given to pet parents who haven't made any claims for their insured pet during the previous three policy year.

### **Section 1 – Hospitalisation Cover**

***Digit Simplification: Seeing your pet hurt or ill is never easy. However, if your pet needs to be admitted to the hospital due to an illness or accident, know that Digit will have your back and make this process easier for you.***

If you've opted for the hospitalisation cover in your pet insurance policy, and your Insured Pet suffers from any illness or accidental injury during the Policy Period, leading to hospitalization in a veterinary hospital, you will be reimbursed for all reasonable and customary charges that are medically necessary, in respect of an admissible claim. The claim can be made up to the Sum Insured mentioned in Your Policy Schedule against this Section, under the following benefits:

<b>Vet Consultation Fees</b>	Consultation/Examination Fee of the treating veterinarian upto maximum of 2% of Sum Insured provided under this section, up to Rs. 3000/- for each claim, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule. In case of Surgery, Surgeon's fees will be covered as part of Surgical Procedure.
<b>Medications and Consumables</b>	Drugs, medicines, consumables (not re-usable), prescribed by a licensed veterinarian. This also includes Anaesthesia, Blood transfusion, Oxygen therapy, cost of internal prosthetic and other devices or equipment if implanted internally during the Surgical Procedure.
<b>Diagnostic procedures</b>	Necessary Procedures such as x-rays, blood / faecal tests, pathology, brain and body scans (MRI, CT and ultrasound scan etc) used to make a

	diagnosis for same injury / illness for which treatment is required and claim is admissible under the Section.
<b>Surgical procedures</b>	Surgical procedures (including Surgeon Fees and/ or Anaesthesia fees) carried out by a licensed veterinarian to treat or diagnose an illness/disease upto maximum of 50% of Sum Insured provided under this section, up to Rs. 50,000 for each claim, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule
<b>Hospitalisation / boarding</b>	Hospitalisation / boarding charges at a licensed veterinary hospital upto maximum of 2% of the Sum Insured provided under this section, up to Rs. 3000 per day, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule
<b>Specialised Therapy</b>	Chemotherapy Stem cell therapy Platelet Rich Plasma (PRP) Therapy Dialysis Laser therapy Blood Transfusion

### **Exclusions Applicable to Section 1**

***Digit Simplification: We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section:***

The Company will not pay any amounts under this section for:

- i. Any Claim arising from expenses incurred for vaccination and micro-chipping, unless specifically agreed and mentioned on the policy schedule
- ii. Any Claim arising from expenses incurred for spaying (including spaying following a false pregnancy or routine spaying) or castration (including castration for retained testicles or routine castration), unless the procedure is carried out if the Insured pet is suffering from an Injury or Illness which includes Spaying for Uterine Infection/Pyometra and Metritis, Castration for Testicular Tumour, Prostatic Cancer, Benign Prostatic Hyperplasia and Prostatic Abscess and the procedure is essential to treat the Illness.
- iii. Costs or fees for treatment of an Illness or Injury for which you were advised (before buying this Pet Insurance Policy) to take preventive measures for your Insured Pet but you did not do so.
- iv. The cost of alternative and complimentary therapies (including Herbal, Ayurvedic or Homeopathic medicine)/commercial dietary supplements.
- v. The cost of Hydrotherapy, Physiotherapy, Acupuncture, Chiropractic manipulation and Osteopathy treatments.
- vi. For Specialised Therapies - Stem Cell Therapy and Dialysis, the coverage will be limited up to 40% of the admissible claim amount.
- vii. Any Claim arising from expenses incurred in connection with breeding, pregnancy or giving birth, unless You have specifically opted for the Optional cover 1- "Complications during and after giving birth".
- viii. Any claim arising out of treatment of behavioural changes in the Insured Pet, unless You have specifically opted for the Optional Cover 2- "Behavioural Illness Cover".
- ix. The cost of Dental Treatments unless the treatment is related to an Accidental Injury, unless You have specifically opted for the Optional Cover 3 - "Dental Treatment Cover".
- x. Any claim arising out of treatment of Insect/ Vector borne disease in the Insured Pet, unless You have specifically opted for the Optional Cover 4- "Insect/ Vector Borne Diseases".

### **Optional Covers under Section 1:**

#### **Optional Cover 1: Complications during and after giving birth**

***Digit Simplification: Sometimes, a pregnancy can be complicated. Even for your pet.***

If you've opted for this cover, the coverage provided under Section 1 will be extended to cover the below benefits as well, provided the Insured Pet is hospitalized:



- i. If your Insured Pet faces any complication during giving birth, we will cover the reasonable and customary charges towards its treatment, including an emergency or unplanned caesarean. For example, Dystocia is one such complication animals may face while giving birth.
- ii. If your Insured Pet faces below complications and is hospitalized immediately after giving birth, we will cover for the reasonable and customary charges towards its treatment. Complications after birth in animals include:
  - a) Eclampsia (Milk fever)
  - b) Postpartum Haemorrhage
  - c) Retention of the foetal membranes or offspring
  - d) Metritis
  - e) Mastitis

The claim can be made up against this Optional Cover under the following:

<b>Vet Consultation Fees</b>	Consultation/Examination Fee of the treating veterinarian
<b>Medications and Consumables</b>	Drugs, medicines, consumables (not re-usable), prescribed by a licensed veterinarian. This also includes Anaesthesia, Blood transfusion, Oxygen therapy, and surgical Consumables (not re-usable).
<b>Diagnostic procedures</b>	Necessary Procedures used to make a diagnosis
<b>Surgical procedures</b>	Surgical procedures (including Surgeon Fees and/ or Anaesthesia fees) carried out by a licensed veterinarian
<b>Hospitalisation / boarding</b>	Hospitalisation/boarding charges at a licensed veterinary hospital

Maximum claim amount payable during the policy period under Optional cover 1 will be limited to 5% of Sum Insured as provided under section 1, up to Rs. 5000, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.

#### **Exclusions applicable to Optional Cover 1**

**Digit Simplification:** *We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section:*

- i. The following conditions are not covered under this Cover:
  - a. Planned caesarean birth(s), unless medically necessary and as confirmed by your vet
  - b. Routine pre-natal examination(s)
  - c. Pre-breeding test(s)
  - d. Fertility treatment(s)
  - e. Artificial insemination(s)
- ii. Any complications of pregnancy apart from those arising during and immediately after the delivery
- iii. Any commercial breeding related activity

#### **Optional Cover 2: Behavioural Illness Cover**

**Digit Simplification:** *Mental health and behavioural illnesses are not just limited to us humans. Your pet dog could be suffering from something similar too.*

**This cover will only be available for pet Dogs who have undergone professional training.**

If You have opted for this cover, the coverage provided under Section 1 will be extended to cover for medical expenses related to Behavioural Illnesses such as Aggression, Coprophagia (Dung eating), Hyper Sexuality, Pica, Hysteria, Rage Syndrome, Neurosis, and Separation Anxiety Disorders, among others.

The claim can be made up against this Optional Cover under the following:

<b>Vet Consultation Fees</b>	Consultation/Examination Fee of the treating veterinarian
<b>Medication and consumables</b>	Drugs, medicines, pheromone products, prescribed by a licensed veterinarian.



provided that:

- a) Clinical signs/symptoms were first shown within the Policy period.
- b) Only one claim under this Optional Cover will be admissible during one Policy Period.
- c) Maximum claim amount payable under Optional cover 2 will be limited up to 1% of Sum Insured provided under section 1, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.

#### **Exclusion Applicable to Optional Cover 2**

***Digit Simplification: We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet dog will not be covered for, under this section:***

- i. Any cost incurred on training is not covered
- ii. Any behavioural illness which could have been prevented by training and/or neutering is not covered

#### **Optional Cover 3: Dental Treatment Cover**

***Digit Simplification: Dental treatments are a costly affair, even for your pet. While we know they're no fun for anyone, we can make the process just a little bit easier for you.***

If you've opted for this cover, the coverage provided under Section 1 will be extended to cover for reasonable and customary charges towards Veterinary Dental Treatment of your Insured Pet. Dental illnesses it covers include:

- a. Teeth abscess or infected teeth
- b. Gingivitis
- c. Periodontal disease
- d. Periodontitis.

The claim can be made up against this Optional Cover under the following:

<b>Vet Consultation Fees</b>	Consultation/Examination Fee of the treating veterinarian
<b>Medications and Consumables</b>	Drugs, medicines, consumables (not re-usable), prescribed by a licensed veterinarian. This also includes Anaesthesia and surgical Consumables (not re-usable).
<b>Diagnostic procedures</b>	Necessary Procedures such as x-rays and blood tests used to make a diagnosis for same illness
<b>Surgical procedures</b>	Surgical procedures (including Surgeon Fees and/ or Anaesthesia fees) carried out by a licensed veterinarian
<b>Hospitalisation / boarding</b>	Hospitalisation / boarding charges at a licensed veterinary hospital

Maximum claim amount payable during the policy period under Optional Cover 3 will be up to 5% of the Sum Insured provided under Section 1, up to Rs. 5000, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.

#### **Conditions applicable to Optional Cover 3:**

- i. Your Insured Pet's teeth must be Examined by a Veterinarian at least once every 12 months. In case of a claim, a dental health report of its yearly examination must be submitted to the Company, if requested.
- ii. You must follow Your Veterinarian's advice about dental care and, if recommended, Your Insured Pet must undergo Dental Prophylaxis performed by or under the direct supervision of a Veterinarian within the recommended timeframe. If Your Veterinarian does not provide a recommended timeframe, then the specified treatment must be completed within 3 months of the date of the recommendation.

#### **Exclusions applicable to Optional Cover 3**

***Digit Simplification: We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section:***

- i. Treatment for Pre-existing diseases/conditions will not be covered.

- ii. If Your Insured Pet has any signs or evidence of any dental illness during the initial waiting periods.
- iii. Dental Prophylaxis at any time or for any reason.
- iv. Toothbrushes, toothpastes, dental foods, chews, rinses or preventive dental care at any time or for any reason.
- v. Open or closed root planning at any time or for any reason.
- vi. Any Veterinary Treatment related to retained deciduous/milk teeth, malocclusion, or misalignment of the teeth.
- vii. Routine dental treatment including any costs to remove tartar/plaques on teeth.

#### Optional Cover 4: Insect/Vector Borne Diseases

***Digit Simplification: Unfortunately, vector borne diseases can deeply affect your pet too. Fortunately, Digit will have your back when such a situation arises.***

If you have opted this cover, the coverage provided under Section 1 will be extended to cover reasonable and customary charges towards the hospitalization for below Insect/Vector borne illness/diseases :

- a. Babesiosis
- b. Haemobartonellosis
- c. Anaplasmosis
- d. Ehrlichiosis
- e. Dirofilaria/Heart worm disease

The claim can be made up against this Optional Cover under the following:

<b>Vet Consultation Fees</b>	Consultation/Examination Fee of the treating veterinarian
<b>Medications and Consumables</b>	Drugs, medicines, consumables (not re-usable), prescribed by a licensed veterinarian. This also includes Anaesthesia, and surgical Consumables (not re-usable).
<b>Diagnostic procedures</b>	Necessary Procedures such as x-rays and blood tests used to make a diagnosis for same illness
<b>Hospitalisation / boarding</b>	Hospitalisation / boarding charges at a licensed veterinary hospital

Maximum claim amount payable during the policy period under Optional Cover 4 will be limited to 5% of the Sum Insured, up to Rs. 5000 provided under Section 1, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.

#### Exclusions applicable to Optional Cover 4:

***Digit Simplification: We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section:***

- i. If your Insured Pet has tested positive for an Insect/Vector borne disease before buying this Pet Insurance Policy, that disease would be regarded as a pre-existing condition and will not be covered. Any further complications of this condition or any related conditions or symptoms will also be excluded.
- ii. Any routine preventative treatment or measures (For example: Tick baths, sprays, etc.) for ticks, fleas, flies, lice, mites or any other insects, will not be covered even if it is recommended by your Vet.
- iii. Any routine monitoring tests for Insect/Vector Borne Diseases
- iv. Any disease caused by Vector-borne helminths (Worms)

#### Section 2 – Specific Illness Cover

***Digit Simplification: Some illnesses require more medical attention to keep your pet in the pink of its health.***

If you have opted for this cover and your insured pet is diagnosed with any of the Specific illness given below, and

needs to undergo the covered treatments related to listed Specific Illness, we will cover all reasonable and customary charges that are medically necessary in respect of an admissible claim, under the following:

<b>Vet Consultation Fees</b>	Consultation/Examination Fee of the treating veterinarian up to maximum of 2% of Sum Insured provided under this section, to up to Rs. 3000/- for each claim, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.  In case of Surgery, Surgeon fees will be covered as part of Surgical Procedure.
<b>Medications and Consumables</b>	Drugs, medicines, consumables (not re-usable), prescribed by a licensed veterinarian. This also includes Anaesthesia, Blood transfusion, Oxygen therapy, Surgical consumables (not re-usable) & cost of internal prosthetic and other devices or equipment if implanted internally during the Surgical Procedure.
<b>Diagnostic procedures</b>	Necessary Procedures such as x-rays, blood / faecal tests, pathology, brain and body scans (MRI, CT and ultrasound scan etc) used to make a diagnosis for same injury / illness for which treatment is required and claim is admissible under the Section.
<b>Surgical procedures</b>	Surgical procedures (including Surgeon Fees and/ or Anaesthesia fees) carried out by a licensed veterinarian to treat or diagnose an illness/disease up to 25% of Sum Insured, provided under this section up to Rs. 25,000 for each claim, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.
<b>Hospitalisation / boarding</b>	Hospitalisation / boarding charges at a licensed veterinary hospital up to 2% of the Sum Insured, to up to Rs. 3000 per day, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule
<b>Specialised Therapy</b>	Chemotherapy Stem cell therapy Platelet Rich Plasma (PRP) Therapy Dialysis Laser therapy Blood Transfusion

### **Category wise list of Specific Illnesses**

<b>S.no.</b>	<b>Category</b>	<b>Specific Illnesses</b>
1	Tumours	All benign tumours
2	Digestive system	Oesophageal foreign body
		Gastrointestinal obstruction due to foreign body ingestion
		Gastric Dilatation and Volvulus (GDV)
		Peritonitis
		Rectal prolapse
		Gastric torsion
		Intussusception
		Megacolon
		Pyloric stenosis
3	Eyes	Third eyelid prolapse (Cherry eye)
		Corneal Ulcer

		Uveitis
		Intraocular lens dislocation
		Cataract
4	Haematological System	Haemophilia
5	Musculoskeletal System	Hip Dysplasia
6	Spleen	Splenic torsion
7	Pancreas	Exocrine Pancreatic Insufficiency
8	Gall bladder	Gall bladder stones
		Gall bladder infection
9	Liver	Hepatic abscess
		Hepatic lobe torsion
		Hepatitis
10	Reproductive System	Prolapsed Uterus/Vagina
		Vaginitis
		Transmissible Venereal Granuloma
		Spaying (Females) for:
		1. Uterine infection/Pyometra
		2. Metritis
		Castration (Males) for:
		1. Testicular tumour
		2. Prostatic cancer
		3. Benign prostatic hyperplasia
11	Respiratory System	Emphysema
		Pleural effusion
		Pyothorax
		Pneumonia
		Thoracic foreign Object
12	Urinary system	Nephritis/ pyelonephritis
		Urinary calculi / Urinary stones
		Cystitis

**Note:**

- For Tumours, Cataract, and Hip Dysplasia – Waiting period will be 1 year, unless specifically agreed otherwise by us.
- For Cataract: Up to 60% of the admissible claim amount will be paid.
- For Specialised Therapy such as Stem Cell Therapy and Dialysis, we will pay up to 40% of the admissible claim amount.

**Exclusions Applicable to Section 2**

**Digit Simplification:** We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section:

- Pre-Existing Diseases are not covered if the Pre-existing disease waiting period as mentioned in your policy schedule is not completed.
- If the Specific Illness claims are a consequence of or arising out of any pre-existing condition/disease
- We will not make any payment if Your Insured Pet has shown clinical signs/symptoms or is diagnosed as suffering from any illness or Injury within the Initial Waiting Period as mentioned in Your Policy Schedule and "Digit Pet Insurance Policy".

### Section 3 – Critical Illness cover

**Digit Simplification:** *We'll be there for you and your pet in the best and worst of times.*

If you have opted this cover and during the policy period, your insured pet is diagnosed with any of below listed critical illness, we will pay you the lump sum amount for its treatment, as specified in your policy schedule.

- a. All Malignant Tumours
- b. All Heart Disorders
- c. All Coagulation Disorders
- d. Renal/Kidney Failure
- e. Liver Failure
- f. Cirrhosis
- g. Pulmonary Fibrosis
- h. Radial Nerve Paralysis

#### Conditions Applicable to Section 3:

- i. The Critical Illness should first occur or show first symptoms of during the Policy Period.
- ii. Initial and specific waiting periods will apply for this section.
- iii. From the date of diagnosis of Critical Illness, the Insured Pet must survive a minimum period of 30 days, unless specifically agreed otherwise by us. The Vet examination report will then need to be submitted along with first examination/initial diagnostic reports, for claim assessment.

#### Exclusion Applicable to Section 3

**Digit Simplification:** *We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section:*

- i. This cover is limited to only one claim during the lifetime of the Insured Pet, unless specifically agreed otherwise by Us.
- ii. Any claim arising during the Waiting Period, as specified in the policy schedule
- iii. Warts, Cysts, Polyps, Nodules, Undiagnosed Growths/Swelling, Benign Tumours will not be covered.

### Section 4 – OPD Cover

**Digit Simplification:** *When your pet doesn't need to be hospitalized but still requires some form of treatment that can be done in less than 24-hours.*

If You have opted for this cover, we will reimburse the costs towards the treatment of any of the below illnesses for your Insured Pet carried out by a Vet at his/ her Veterinary Clinic, up to the amount specified in your policy schedule. There will also be a small co-payment included, as specified and opted by you in your policy schedule.

Following are the illnesses covered under the OPD cover:

1. Soft tissue Injuries due to accidents (excluding fractures/injuries to bones, joints, tendon and ligaments)
2. Any poisoning/toxicity
3. Pneumonia
4. Ear / Aural hematoma
5. Gastritis
6. Gastro-enteritis
7. Colitis
8. Meningitis
9. Upper Respiratory Tract infection
10. Conjunctivitis
11. Uveitis
12. Eye infection
13. Anal gland infection
14. Ear inflammation (Otitis)
15. Ear infection

- 16. Blocked tear duct
- 17. Infected tear duct
- 18. Vestibular syndrome
- 19. Haematomas
- 20. Bronchitis

#### **Conditions applicable to Section 4:**

##### **i. Co-Payment**

***Digit Simplification:** We'll split the bill the way you want.*

A percentage of co-payment, as opted by you, and specified in your policy schedule will be applicable under this cover, for every claim.

- ii. The maximum sum insured under this cover (in one policy period) will be limited to 25% of the Sum Insured provided under Section 1 or Section 2 (whichever is opted), subject to maximum of INR 50,000, unless specifically agreed otherwise by Us and mentioned on your Policy Schedule.

#### **Exclusions applicable to Section 4:**

***Digit Simplification:** We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section.*

- i. OPD is specific to treatments that can be done in under 24-hours. Therefore, any conditions where overnight hospitalisation of more than 24 hours is required will not be applicable under this cover.
- ii. Any Claim arising from expenses incurred towards an online Vet Consultation/ Telephonic Consultation from a registered Vet unless You have specifically opted for the Optional cover 5– "Telemedicine Cover".

#### **Optional Covers under Section 4**

##### **Optional Cover 5- Telemedicine Cover**

***Digit Simplification:** You don't always have to lure your pet for a visit to the vet. Sometimes, vet consultations can be done online at the comfort of your home, or even over call.*

If You have opted for the telemedicine cover, the coverage provided under Section 4 will be extended to cover the costs incurred towards an Online Vet Consultation/ Telephonic Consultation, from a registered Vet, for Your Insured Pet's required treatment.

The treatment under this cover will be limited to the listed illness as mentioned under Section 4 -OPD Cover.

#### **Conditions applicable to Optional Cover 5:**

- i. A percentage of co-payment, as opted by you under Section 4, and specified in your policy schedule will be applicable under this cover, for every claim.
- ii. Maximum claim amount payable under this section during the policy period will be limited to 25% of the Sum Insured provided under Section 4 – OPD Cover, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.
- iii. Claims under this section will be payable only when You submit the receipts and bills of the Online/Telephonic Vet Consultation Fees.
- iv. You will also need to submit copies of your Insured Pet's prescriptions/medical reports/diagnostic reports/ medicines purchased.

#### **Exclusions applicable to Optional Cover 5:**

***Digit Simplification:** We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section.*

- i. Routine and General check-ups of your Insured Pet will not be covered under this section.
- ii. You can only make up to two telemedicine claims in one Policy Period, unless specifically agreed otherwise by Us.

## Section 5 – Chronic Illness Cover

***Digit Simplification: We make sure your pet has a quality life, no matter what.***

If you have opted for this cover and during the policy period, your insured pet is diagnosed with any of the below illnesses, we will pay you a lump sum amount for its treatment, as specified in your Policy Schedule.

- i. Diabetes mellitus
- ii. Diabetes insipidus
- iii. Hyperthyroidism
- iv. Hypothyroidism
- v. Addison's disease
- vi. Cushing's disease
- vii. Epilepsy
- viii. Glaucoma
- ix. Chronic Peritonitis

### Condition Applicable to Section 5

- i. The Illness should first occur during the Policy Period, i.e. it cannot be a pre-existing disease or condition.

### Exclusions Applicable to Section 5:

***Digit Simplification: We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section.***

- i. Under this cover, you can specifically make only one claim during the lifetime of your Insured Pet, unless specifically agreed otherwise by Us.
- ii. Any claim arising during the Waiting Period of 12 months from the starting date of this policy will not be covered, unless specifically agreed otherwise by Us and specified in your policy schedule.

## Section 6 - Recovery and complimentary care

***Digit Simplification: Sometimes, your pet may require distinctive care and attention to recover from an illness.***

If you have opted for this cover in your Pet Insurance Policy, your coverage will be extended to cover Alternative and Complimentary therapies such as Herbal medicine, Homeopathic medicine, Hydrotherapy, Physiotherapy, Acupuncture, Chiropractic manipulation, and Osteopathy taken for your insured pet up to the Sum Insured mentioned in your Policy Schedule.

### Conditions applicable to Section 6:

- i. Herbal medicine and Homeopathic medicine are covered up to the percentage of your Sum Insured specified in your Policy Schedule, under this section.
- ii. Hydrotherapy is covered up to the number of sessions mentioned in your Policy schedule.
- iii. Hydrotherapy is covered, as long as it is carried out in a pool owned by the Veterinary Practice.
- iv. The claim will only be payable if the treatment or therapy taken is for the same illness or injury for which you have claimed under this policy and has been accepted by us under “**Section 1. Hospitalisation Cover**” or **Section 2. Specific Illness**” (which ever is opted) and/or “**Section 3. Critical Illness**” (if opted) and/or “**Section 5. Chronic Illness Cover**” (if opted) during the policy period.
- v. A vet must recommend and confirm that your insured pet needs the specific treatment or therapy to be able to successfully treat its injury or illness. The same should only be carried out by a Vet or under the direct supervision of a Vet.

## Section 7 - Expense for External Aids & Appliances

***Digit Simplification: Should your pet require external aids and appliances to live better after an illness or accident, we'll do our bit.***



If You have opted for this Cover, We will reimburse the Reasonable and Customary Charges incurred towards purchase of support items such as artificial limbs or any other similar items which is prescribed by a veterinarian following an injury sustained in the accident or illness suffered by the Insured Pet, up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section.

#### Conditions applicable to Section 7:

- i. The claim under this section will only be payable if we have accepted a claim under “**Section 1. Hospitalisation Cover**” or **Section 2. Specific Illness**” (which ever is opted) and/or “**Section 3. Critical Illness**” (if opted) and/or “**Section 5. Chronic Illness Cover**” (if opted) during the policy period.

## Section 8 – Mortality Cover

*Digit Simplification: Unfortunately, if your pet passes away, we'll be there for you.*

If you've opted for this cover and Your Insured Pet unfortunately passes away due to an Accidental injury or illness (as applicable) during the Policy Period, then We will pay you the Sum Insured mentioned in Your Policy Schedule, under this section.

There are primarily two plans available under this cover:

- Plan A - Death of the Insured Pet due to an Accidental Injury (including accidental burns, snake bites, etc)
- Plan B- Death of the Insured Pet due to an Illness. However, this will only be applicable for Pets of up to a certain age, as specified in your Policy Schedule.

You can opt either of the above plans or can opt both the plans.

#### Exclusions applicable to Section 8:

- i. Death due to any Pre-existing conditions or illnesses will not be covered.
- ii. Death resulting from your neglect, abuse, or intentional injury of your Insured Pet by you, or any member of your household, or any other person who may have care, custody, or control of your Insured Pet.
- iii. Death due to your Insured Pet's participation in any events, competitions, contests, organised fighting will not be covered.
- iv. Death due to an Injury or illness arising out of racing, commercial guarding, or any other occupational, professional, or business purposes will not be covered.
- v. This benefit is not applicable to you if your Insured Pet is one that was adopted by you, or gifted to you, i.e. only Insured pets that were bought by you are covered under this section.
- vi. Death due to an illness which happened during the initial waiting period (i.e. 30 days from the starting date of the policy) will not be covered.
- vii. Death due to an injury which happened during the initial waiting period (i.e. 30 days from the starting date of the policy) will not be covered, unless specifically agreed otherwise by Us.
- viii. Death due to a pregnancy complication or/and while your Insured Pet was giving birth will not be covered.
- ix. Euthanasia/Mercy killing will not be covered
- x. Death due to an illness which is specifically not applicable after your Insured Pet turns a certain age (as specified in your Policy Schedule) will not be covered.
- xi. Payment made towards your Insured Pet's cremation, burial or disposal is not covered unless you have opted for the 'Cremation Expenses' cover.
- xii. Once a claim has been made and accepted under this section, your Pet Insurance Policy for your deceased pet will immediately and automatically be cancelled due to the death of your Insured Pet.

#### Optional Cover under Section 8

##### Optional Cover 6: Cremation Expenses

*Digit Simplification: The death of a pet can be devastating for any pet parent. Should you require any support for its last rites, we'll be your helping hand.*

If You have opted for this Cover, we will pay you up to 1% of Sum Insured provided under Section 8, upto Rs. 1000,

unless specifically agreed otherwise by Us and mentioned on the Policy Schedule, towards cremation and/or burial and/or disposal of the body of your Insured Pet provided that we have accepted your claim under Section 8- Mortality Cover.

The claim amount payable under this cover will be over and above the amount payable under Section 8.

## Section 9 - Theft or Straying

**Digit Simplification:** *If unfortunately, your pet is stolen or lost, we'll have your back!*

If you have opted for this cover and your Insured Pet is stolen or goes missing, we will pay you your sum insured, as mentioned in your policy schedule against this section, provided that:

- i. Your Insured Pet is not found or does not return within 30 days despite your best attempts to trace your pet.
- ii. In the event of theft or straying of your Insured Pet, You should lodge a complaint with the Police Authorities within 24-hours of finding out, and get a General Diary or FIR lodged to obtain the non-traceable report and report the incidence of loss to Us.
- iii. You must also notify your microchip provider (if applicable)
- iv. This cover is not applicable if your Insured Pet is adopted by you or gifted to you.
- v. Once a claim has been accepted under this Section, this Pet Insurance Policy will immediately and automatically be cancelled in respect of your Insured Pet.
- vi. If Your Insured pet is found or has later returned, you will have to repay the full amount that was paid to you for the same.

### Optional Cover under Section 9

#### Optional Cover 7: Lost Animal – Advertising Cost

**Digit Simplification:** *When you need to advertise to find your lost pet, this cover ensures you don't lose out on your cash too.*

If You have opted for this cover and your Insured Pet is stolen or goes missing, we will cover for the expenses incurred on advertising for the missing Insured Pet, up 2% of Sum Insured provided under Section 9, upto Rs. 2000, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.

Claims under this cover will be over and above the amount payable under section 9 and will be limited to one claim only, during your policy period.

## Section 10 - Third Party Liability

**Digit Simplification:** *If your pet unfortunately causes harm to any third-party person or their property, Digit will have your back through it all.*

If you've opted for this cover, we will protect you against your legal liability (including Defence Costs) to pay for any Damages towards third-party civil claims of Bodily Injury or Property Damage arising out of your Insured Pet's action during the Period of Insurance, subject to maximum of sum insured as mentioned in the Policy Schedule. For example, if your Insured Pet causes any injuries or property damages to a third-party.

Based on what the limit of the indemnity is, we will pay for all the required legal costs, fees and expenses incurred. The same is applicable with prior consent in the investigation, defence, or settlement of any Claim.

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

### Exclusions Applicable to Section 10

**Digit Simplification:** *We believe in being transparent with you, no hidden terms and conditions. So, here's what your pet will not be covered for, under this section.*

The Company will not pay any amounts under Third-Party Liability Cover for:

- i. Claims where no liability is established by a competent Court or Tribunal or Forum constituted under Law.

- ii. Any damages, costs and expenses where the injury or damage was caused by the deliberate acts or negligence of you or your family members, or people employed by you, such as your staff or the Pet's caretaker.
- iii. Any claims arising from breach of quarantine restrictions or import or export regulations.
- iv. Any compensation costs and expenses if the incident happens in an area or place where pets are specifically prohibited unless your Insured pet escapes and enters the area outside of your control.
- v. Any legal costs or compensations if the injured person is part of your family, lives in your home or is paid to look after your Insured pet or is even paid to train your Insured pet.
- vi. All Vets, pet trainers, kennel employees, pet breeders, pet shop owners if the incident has occurred in the course of conducting their profession/occupation.

### **WAITING PERIODS**

*Digit Simplification: Good things take time. Some covers have a specific time period only after which you can start making claims.*

We are not liable to pay for any expenses arising out of any treatment which takes place during waiting periods.

#### **A. Initial Waiting Period**

Any disease contracted or injury suffered by your Insured Pet during the initial (First) number of days as mentioned in Your Policy Schedule will not be covered, unless Your Pet has been insured under this Pet Insurance Policy continuously and without any break in the previous Policy Year. However, if during renewal, you decide to increase your Sum Insured, a fresh waiting period will be applied to just on the increased part of the Sum Insured only.

#### **B. Pre-existing Disease**

Pre-existing Diseases, as defined in this Policy will not be covered until the number of months as mentioned in your Policy Schedule are not completed, from the starting date of your first policy with us.

#### **C. Specific Waiting Periods**

The Illnesses and treatments listed below will be covered but, are subjected to a Specific Waiting Period as mentioned in Your Policy Schedule, and as long as your Insured Pet has been insured continuously under this Policy without any break:

- i. **Orthopaedic Conditions:** Angular limb deformities, Arthritis/Osteoarthritis/Septic arthritis, Bowlegs, Carpal valgus, Carpal varus, Cervical spondylomyelopathy/Wobblers syndrome, Cervical vertebra malformation, Cranial cruciate ligament rupture/tear, Craniomandibular osteopathy, Degenerative disc disease, Degenerative joint disease (DJD), Disc herniation / disc prolapse / slipped disc, Elbow dysplasia, Growth plate disorders, Hip dysplasia, Intervertebral disc disease (IVDD), Legg-Calve-Perthes disease (Avascular or aseptic necrosis of the femoral head), Osteochondritis dissecans (OCD), Osteochondrosis, Osteomyelitis, Panosteitis, Patellar luxation, Periostitis, Spondylitis, Spondylosis
- ii. **Other illnesses:** Cataract, Disorders of Retina, Entropion/Ectropion, Hernia of all sites, Radial nerve paralysis.
- iii. **Behavioural Disorders-** Aggression, Coprophagia (Dung eating), Hyper sexuality, Pica, Hysteria, Rage syndrome, Neurosis, Separation anxiety

## **GENERAL EXCLUSIONS**

***Digit Simplification: Trust and transparency is the foundation of any relationship. So, here's what you should know about your pet insurance policy.***

We will not accept any claim payment under this Policy caused by, based on, or arising out of any of the following, unless specifically agreed and mentioned elsewhere in the Policy Schedule:

1. Any claims arising out of any treatment taken for any injury/Illness caused to your Insured Pet due to
  - a. Participating in any events, contests, or competitions.
  - b. Racing.
  - c. Organized fighting.
  - d. Any other occupational, professional, or business uses of the Insured pet
2. Any claims arising from expenses incurred for treatment of an intentional Injury or condition due to abuse (including persistent neglect) of your Insured pet, by You or a member of your household.
3. The cost of any elective treatment, any preventive treatment or any treatment that You choose to have carried out, but is not related to any Injury or Illness, including any complications that may arise.
4. Any claims arising from expenses incurred for congenital defects or any abnormalities where clinical sign(s) were apparent prior to the buying this Pet Insurance Policy.
5. Treatment for any disease/condition that existed in the Insured Pet prior to the start of this Pet Insurance Policy will not be covered.
6. We will not make any payment if Your Insured Pet has shown clinical signs/symptoms or is diagnosed as suffering from any illness or Injury within the initial waiting period, as mentioned in Your Policy Schedule.
7. Routine Vaccinations are not covered.
8. Any Claims for Diseases for which preventive medicines/vaccines have not been taken.
9. Any loss or damages caused wilfully or knowingly by you, or any loss or damage in which the you or any person, acting on your behalf, is involved or implicated.
10. Any consequential loss, no matter how it happens.
11. Any Claims arising outside the territorial limits of India, unless specifically agreed otherwise by Us.
12. Any medication or treatment not recommended by a Vet
13. If your Insured pet is sold or where there is no financial interest involved by You whether temporarily or permanently.
14. Any endemic disease as declared by the Indian local authorities or State or Central Government.
15. Legal expenses, fines and penalties connected with, or resulting from, a Criminal Case or an Act of Parliament made in India.
16. Any Claims for treatment of a third-party due to any diseases being transmitted from animals to humans.
17. The cost of equipment or machinery
18. We will not cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs are not covered by this policy and this is regardless of whether:
  - a. A vet advises the item is required as part of treatment for an illness or injury, or
  - b. The item is required due to your personal circumstances. Examples of equipment and machinery are (but not limited to) home glucose monitors, sharps bins, paw protectors, heat pads, etc.
19. We do not cover any animals that come under the Laws of The Wildlife (Protection) Act, 1972 and any subsequent amendments
20. Any claim resulting from your neglect, abuse or intentional injury of your Insured Pet by you or any member of your household or any other person who have care, custody or control of your Insured Pet.
21. Any Cosmetic or preventive surgery including, but not limited to anal sac removal, prophylactic gastropexy, declawing, debarking, ear cropping, nail trimming and tail docking.
22. Medications shall not include any drugs under clinical trials or medicines, formulations or molecules of unproven efficacy
23. Any other treatment which is not recommended by the veterinarian or unrelated to the illness or injury for which treatment is required.

**24.** External devices, Prosthetics and other devices NOT implanted internally by surgery unless covered under Section 8 – Expense for External Aids and Appliances.

**25. Non-Medical Expenses**

Charges for access to telephone and telephone calls, internet, foodstuffs, cosmetics, hygiene articles, clinical waste disposal cost, Pet care products and bath additive, grooming service, guest service as well as similar incidental services and supplies including but not limited to charges for admission, discharge, administration, registration, documentation and filing.

**26. Insufficient Document**

We have tried to reduce the number of documents you need to share, but we will not pay any claim in case all the necessary mandatory documents as mentioned in our claims process are not submitted to Us

**27.** The cost of any treatment in connection with false pregnancy (Phantom Pregnancy)

**28.** The cost of transplant surgery, including any pre- and post-operative care.

**29.** Dew Claw Removal unless it is to treat and injury or illness.

**30.** Brachycephalic syndrome / Brachycephalic airway obstructive syndrome and related problems such as elongated soft palate, stenotic nares, hypoplastic trachea, and everted laryngeal saccules are not covered. Any consequential problems related to these conditions and Nasal Fold resection / Surgery will also be not covered.

**31.** The cost of transporting your Insured Pet, including any costs to get your Insured Pet to, or from, any veterinary practice.

**32.** Illness or Injury arising out of organised fighting

**33.** Illness or Injury arising out of Racing, commercial guarding, or any other occupational, professional or business purposes such as Blood stock / breeding unless specifically agreed by Us and mentioned in Your policy schedule.

**34.** We do not cover for treatments such as Reiki, magnet therapy, prolotherapy, ozone, hyperbaric oxygen, massage, bicom, TENS and nutritional counselling.

**35.** Treatment for any illness for which vaccination, as given below, is available and recommended by the veterinarian but rejected by you (Any occurrence of these diseases due to vaccination failures or otherwise will not be covered).

**Dogs**

Rabies, Canine Parvo virus, Canine Distemper, Leptospirosis, Canine Hepatitis (Canine Adenovirus type 1), Canine Parainfluenza, Canine Adenovirus type 2 (Respiratory), Corona Virus, Bordetella Bronchiseptica

**Cats**

Feline Herpes Virus-1(Feline viral rhinotracheitis), Feline Calicivirus, Feline Panleukopenia (Feline Distemper), Rabies, Feline Leukemia (FeLV), Feline infectious peritonitis (FIP), Feline Immunodeficiency Virus (FIV)

**36. Unproven or Experimental treatment**

We do not cover any kind of Unproven or Experimental Treatment, Services including device, treatment, procedure or pharmacological regimens which are considered as experimental, investigational or unproven.

**37.** We do not cover any kind of DNA testing or Cloning.

**38.** Any Consequential loss arising out of death of the Insured Pet

**39.** Clandestine sale of the Insured Pet

**40. War and hazardous substances**

We do not cover treatment directly or indirectly arising from or required as a consequence of:

a. War, invasion, acts of foreign enemy hostilities (whether or not War is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, attempted overthrow of Government; or

b. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel; or

c. Any acts of terrorism, unless specifically agreed by Us and mentioned in Your Policy Schedule.

**41.** Any claim arising as a result of committing breach of law of the land by You

**42. Legal Liability**

Any Legal Liability due to any errors or omission or representation or consequences of any action taken on the part of any Hospital or Medical Practitioner.

**43. Euthanasia (Mercy killing)**

Your policy does not cover euthanasia of your Insured Pet. We will also not cover the cost of veterinary consultations/visits or prescribed medications needed to carry out this procedure.

**44. Cost to neuter your Insured Pet**

We will not cover the cost of spaying following a false pregnancy or neutering to treat a behavioural illness

#### **45. Preventive Treatment**

Preventative treatment or Care including but not limited to flea and other parasite (internal and external) prevention, spaying or castration (including but not limited to preventative sterilization surgery such as for treatment for monorchidism/cryptorchidism, chimerism or chromosomal abnormalities), grooming and de-matting.

#### **46. Home Visit**

We will not Cover any expenses incurred on home visits by the vet unless:

- a. Your Insured Pet was suffering from a life-threatening injury or illness, and
- b. That moving your Insured Pet was likely to have resulted in his/her death or significantly worsened the life-threatening injury or illness. We will not cover any costs if the house visit was needed because of your personal circumstances. The attending vet needs to confirm and justify all of the above when you make a claim.

#### **47. The cost of procedures you can carry out.**

If you are not able to carry out the treatment due to your personal circumstances, we will not cover the cost of any other person or professional carrying out the treatment such as giving tablets, applying ear drops, taking a urine sample, carrying out physiotherapy which should be done by you etc.

#### **48. Pet Food or commercial diet**

We shall not cover any expenses or costs incurred on Pet food or commercial diet whether prescribed or not by the Vet for your Insured Pet.

#### **49. Food Supplements**

We shall not cover any expenses or cost incurred on Food supplements whether prescribed or not by the Vet for your Insured Pet.

#### **50. Second Medical opinion**

We shall not cover any cost related to second medical opinion unless specifically agreed by us.

#### **51. Non-Allopathic Treatment**

We shall not pay for any non-allopathic treatment such as herbal and homeopathic medicine, except to the extent covered under Section 6 Recovery and Complimentary Care.

## **GENERAL CONDITIONS**

### ***Digit Simplification: Things you need to know about your pet insurance policy***

#### **1. Alterations to the Policy**

This Policy constitutes the complete contract of insurance. This Policy cannot be changed or edited by anyone (including an insurance agent or intermediary) except Us (subject to necessary approval from the Insurance Regulatory and Development Authority of India), and any change We make will be through a written endorsement signed and stamped by Us, only on the request from Proposer.

#### **2. Condition Precedent**

The adherence to the terms and conditions of this Policy by You including the payment of premium by the due dates mentioned in the Policy Schedule is necessary for us to be liable to pay you the claim money.

#### **3. Inspection**

You shall permit any authorized representative of the Company at all times to inspect the animal(s) hereby insured and premises where the animal(s) is/are kept and shall furnish any information which the Company may require and shall comply with all reasonable rules made, and directions given from time to time by the Company.

#### **4. Non-Disclosure or Misrepresentation:**

If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form either physically or electronically or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured

Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:

- a) cancelled ab initio i.e. from the inception date or the renewal date (as the case may be),



- b) or the Policy may be modified by Us, at Our sole discretion, upon 30 days' notice by sending an endorsement to Your address shown in the Schedule/Certificate of Insurance;
- c) the claim under such Policy if any, shall be rejected/repudiated forthwith.

#### 5. Subrogation

You shall at our expense do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by Us.

#### 6. Insured Pet

Only those domesticated animal named as an Insured Pet in the Policy Schedule shall be covered under this Policy.

#### 7. Another vet reviewing your Insured Pet's details

We can refer your Insured Pet's case history to a vet that we choose and if requested, you must arrange for your Insured Pet to be examined by this vet. We will pay any costs for this.

#### 8. Cancellation

##### Cancellation by You

*Digit Simplification: If you're not happy with our pet insurance policy, you can choose to cancel it. No hard feelings!*

##### Cancellation By The Insured

The insurer shall -

- i) **For Annual Policy:** refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.

##### Cancellation By The Company

Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.

Please note KYC documents (Photo ID card) shall be required at the premium refund to You exceeds a threshold limit of Rs. 1 Lakhs per premium refund.

#### 9. Fraudulent/Unfounded Claims

If any claim under this Policy 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 Insured Person shall be cancelled from Policy Period start date without any refund of premiums.

#### 10. Claims Notification and Procedure

In the event of any accidental injury or illness or condition/event that may result in a claim under this policy, it is a condition precedent to Our liability under the Policy that below procedure should be followed depending on the type of claim:

##### A. Cashless Claim Process:

*Digit Simplification: Why worry about the cash in an already stressful situation, especially you have the benefit of our network veterinary hospitals.*

Cashless Facility can be availed from our network veterinary hospitals only. This may be facilitated by Us or our Assistance service provider and we would make a direct payment to the Network Veterinary Hospital to the extent of Our Liability provided that:

1. We are given a notice at least 72 hours before any planned medical treatment/hospitalization or within 24 Hours of admission in a Registered veterinary hospital in case of an emergency.
2. For Cashless Facility the Insured shall follow the below Procedure:
  - a. Share the copy of E-Cards along with your ID Proof with the Veterinary Hospital Authority & Obtain the Pre-Authorization Form from the Hospital.
  - b. Submit Duly filled & Signed Pre-Authorization Form to the Veterinary Hospital.



- c. Ensure that the Veterinary Hospital shares the Duly filled & Signed Pre-Authorization Form with Digit Insurance / Assistance service provider for further Processing.
- d. Digit Insurance / Assistance service provider will inform the decision and may issue authorization letter depending on the Policy Terms and Conditions to the Hospital directly.
- e. Once the request for Pre-Authorization has been granted, the treatment must take place within 15 days of the Pre-Authorization Approval Date or the Policy Expiry Date whichever is earlier and shall be valid only if all the details of the Authorized details, Hospital and Location including Dates match with the details of the Actual Treatment Received.
- f. We reserve the right to modify, add or restrict any Network Provider for Cashless Facility in Our sole discretion. Before availing Cashless Facility, please check the applicable updated list of Network Providers.
- g. For any queries, designated Assistance service provider may be contacted on the contact details mentioned on the E-Cards issued to You.

#### **B. Reimbursement Claim Process:**

***Digit Simplification: We'll take care of the bills once your pet is back home.***

Reimbursement Facility can be availed from any Registered Veterinary hospital within India of Insured's Choice, wherein Insured will have to make payment directly to the Hospital and submit the documents to Digit Insurance / Assistance service provider for processing the reimbursement of the claim amount provided that:

1. We or Our Assistance service provider should be intimated within 24 hours of admission in a Registered veterinary hospital or within 24 hours of onset of an injury/illness/event that may lead to a claim.
2. For Reimbursement Claim the Insured shall follow the below Procedure:
  - a. Within 30 Days from the date of discharge or the end of treatment or an event (leading to claim) happening, Insured should submit all original documents pertaining to the treatment / hospitalization / Event as mentioned is the List of Claim Documents. However, for claim under section 9 – Theft or Straying, documents may be submitted after 30 days, but within 45 days.
  - b. On receipt of intimation from the Insured regarding a claim under the Policy, We are entitled to investigate and obtain information on the alleged injury or illness or event requiring medical treatment / hospitalization, if required.
  - c. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
  - d. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest at bank rate plus 2 percent from the date of receipt of intimation to till the date of payment.  
"Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
  - e. In case of your Death, We shall reimburse the claim amount to your the Nominee or your Legal representative holding a valid succession certificate.
- f. List of Claim Documents
  - i. Duly filled Claim Form
  - ii. Self-declaration on vaccinations conducted on time & declaration for insurable interest or vaccination reports from the veterinarian
  - iii. Date wise Vet consultation Papers, prescriptions and Bills for each item claimed
  - iv. Hospital final bill with date wise and item wise break up of each item claimed
  - v. Complete medical history and Diagnostic Reports
  - vi. Pre-numbered paid receipt for each financial transaction involving current claim
  - vii. Professional training certificate (in case of claim under Optional Cover 2: Behavioural Illness Cover)
  - viii. Actual Bill for External Aids & Appliances (in case claim under Expense for External Aids & Appliances)
  - ix. Death Certificate or post-mortem report from a licenced veterinarian along with photographs (coloured photograph) of the deceased pet (in case of claim under Mortality Cover). Death Certificate/Reports should include - Microchip number, breed, colour, age, owner's name & address, date & time of death, post-mortem date, Approximate value of the animal in INR, and dates of treatment
  - x. Copy of General Diary Entry/ FIR lodged by Police (in case of claim under Theft or Straying Cover)
  - xi. Copy of advertisement and invoice for cost incurred in advertisement (in case of claim Optional Cover- Lost Animal Advertising Cost)
  - xii. Final Court Order (in case of claim under Third Party Liability Cover)

xiii. Any other document as required by the Company to process the claim

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. You need to make sure that the bills or invoice submitted has date wise and item wise break-up of costs.

#### 11. JURISDICTION:

This policy shall be governed by the laws of India and is subject to the exclusive jurisdiction of the courts of India.

#### 12. Territorial Limits:

The Territorial Limits for this Policy will be Specified Premises in India unless specifically agreed otherwise by Us and mentioned on the Policy Schedule. However, all claims shall be settled in India in Indian rupees. The laws of India shall govern the provisions of this Policy for the time being in force.

#### 13. RENEWAL

*Digit Simplification: When you and your pet want to stay committed to us!*

- i. Your policy will be renewable for lifetime except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by You, provided the Product is not withdrawn. However, few covers are available only till certain age of the pet.
- ii. We shall not deny the renewal of Your policy on the ground that You had made a claim or claims in the preceding policy years, except for benefit based policies where the policy terminates after the payment of Sum Insured (For Example: Death due to accident, Death due to Illness)
- iii. If you get delayed in renewing your policy, you can still renew it within 30 days from the due date of renewal. However, coverage will not be available for such break in period.
- iv. If the Policy is not renewed within the above Grace Period of 30 days from the due date of renewal, You can still renew the policy with Us. But it will then be issued as a fresh policy, subject to Our Underwriting criteria and no continuing benefits (if any) shall be available from the expired Policy.

#### CUSTOMER GRIEVANCE REDRESSAL POLICY

We hope that We never leave You dissatisfied. However, if You ever wish to lodge a complaint, please feel free to call our Toll-free number 1-800-258-5956 or email the customer service desk at [hello@godigit.com](mailto:hello@godigit.com).

After investigating the matter internally and subsequent closure, We will send You Our response. If You do not get a satisfactory response from Us and You wish to pursue other avenues for redressal of grievances, You may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme. The contact details of the Insurance Ombudsman Centres are mentioned below: (Note: Address and contact number of Governing Body of Insurance Council).

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 [grievance@godigit.com](mailto:grievance@godigit.com)

For updated details of grievance officer, kindly refer the link:

<https://www.godigit.com/claim/grievance-redressal-procedure>

The contact details of the Insurance Ombudsman Centres are mentioned below  
(Note: Address and contact number of Council For Insurance Ombudsman).

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road,	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

	Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.

KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://irdai.gov.in/igms1>

For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <https://www.cioins.co.in/Ombudsman>

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)