

FUTURE DOG SURAKSHA PROSPECTUS

Future Dog Suraksha policy protects against financial loss due to the untimely death or theft or loss of Value of animal due to diseases, accident and unfortunate happenings to the animal, Group Discount and Good Feature discount available.

Covers

Financial protection against the death of animals by disease or accident.

A valuable additional cover that can be opted against theft, accidental poisoning, loss of show entry fee, loss of value, breeding / whelping risk, transit risk and third-party risks.

Exclusions

1. Malicious or willful injury or neglect, unskillful treatment or use of animal for purpose other than stated in the policy without the consent of the Company in writing.
2. Accidents occurring and/or disease contracted prior to commencement of risk.
3. Diseases: Tuberculosis, Tetanus, and Parasitic Infection. Rabies, Canine Distemper Laptospirosis and other diseases are covered if preventive inoculation is done and certificate to this effect is submitted.
4. Death due to any disease contracted within 15 days from the date of commencement of the policy.
5. Theft or clandestine sale of the insured animal.
6. Disability Temporary or Permanent, Total or Partial.
7. Any loss or damage caused willfully or knowingly by the Insured, or any loss or damage in which the Insured or any person acting on his behalf is involved or implicated.
8. Transport by air and sea. Transport beyond 25 kilometers from the place of stabling by any means other than by foot and beyond 50 kilometers from the place of stabling in case of transit by foot.
9. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on human consideration on the basis of the certificate issued by qualified veterinary doctor or in cases where destruction is resorted to by the order of lawfully constituted authority.
10. Any consequential loss, however arising.
11. War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.
12. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or nuclear weapons material or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
13. Specific Exclusions: (Unless additional Premium Paid)
 - i) Breeding and Whelping Risk.

- ii) Show Risk.
- iii) Third Party Personal Injury, Property Damage.

Loss payment

Payment under Death Cover would be made after accepting a claim on the basis of the market value of the animal, subject to maximum of market value or sum insured whichever is less, and under add-on cover it would be a pre-specified limits.

NOTE: - For detailed information on this product, terms and conditions etc., please refer to the product policy documents, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to changes in tax laws. Insurance is the subject matter of solicitations

Grievance

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

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

About Our Company

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - an 191 year old global insurance group featuring among the world's 70 largest companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers. *As per Fortune Global 500 Ranking (2020)

SECTION 41(2). OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE, WHICH MAY EXTEND TO TEN LAKHS RUPEES

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

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