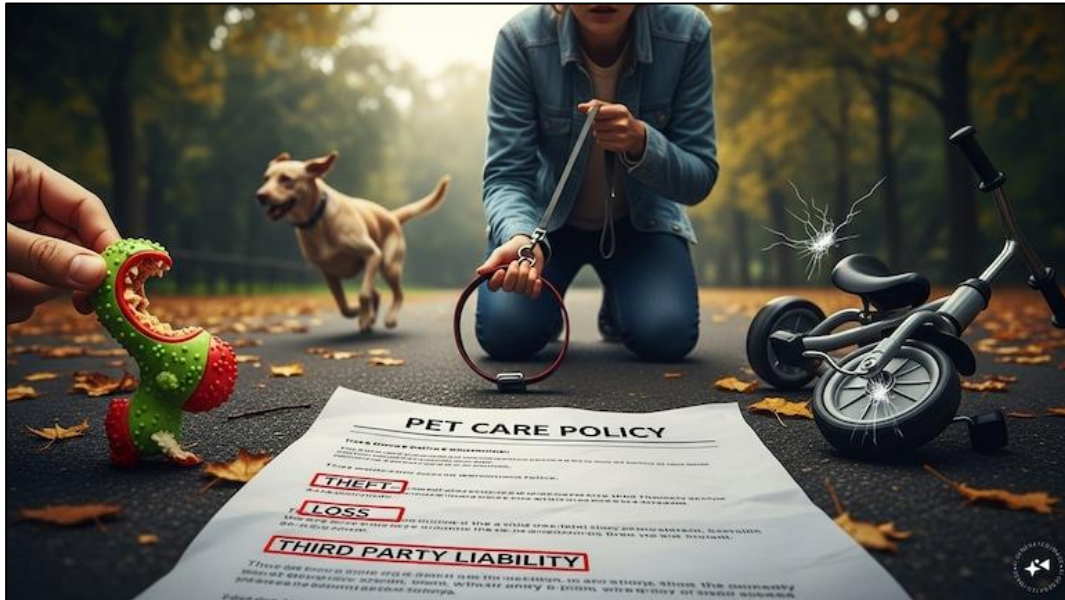


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23 Feb 2026	Can an insurance policy cover theft, loss and third-party liability for your pet?	Moneycontrol

[Can an insurance policy cover theft, loss and third-party liability for your pet?](#)



Eligibility covers domesticated dogs and cats of various breeds, typically from about three months to specified upper age limits, depending on the breed

Indian pet insurance covers health, life, and theft risks.

Plans cover medical, OPD, mortality, and third-party liability.

Eligibility now includes dogs and cats, with multiple discounts available

For pet parents deciding between a health and life policy for their dog or cat, the answer in India is to opt for general insurance, a non-life insurance policy commonly known as Pet Insurance. It is specifically designed to address the unique needs of companion animals in a single, integrated product.

"Unlike traditional insurance, where health and life are separate covers, pet insurance brings together multiple protections that help manage veterinary-related expenses, provide financial support in the event of death, and offer additional benefits such as coverage for loss or theft, depending on the options you select," said Amarnath Saxena, chief technical officer-commercial, Bajaj General Insurance Ltd (formerly Bajaj Allianz General Insurance Company Ltd).

Under this policy, you can choose a range of covers that respond to different risks your pet may face. A medical expenses cover, at its core, indemnifies you for surgical and hospitalisation expenses incurred due to accidents or illnesses affecting your dog or cat, with a choice of sum insured limits and policy tenure, including short-term or long-term options. This includes treatment costs and coverage for terminal illnesses like cancer, kidney failure, or other chronic conditions.

In addition, the plan includes long-term care coverage for illnesses such as diabetes, pancreatitis, thyroid dysfunction, Cushing's syndrome and others as mentioned in the plan. This includes not just routine treatments but also costs associated with veterinary procedures and inpatient care when your pet needs significant medical attention.

The policy also provides OPD cover for eligible outpatient treatments, helping cover expenses for general vet visits and non-surgical care.

"The policy offers theft/lost/straying cover, which pays out if the insured pet is stolen or permanently lost, and cannot be recovered or found despite genuine search efforts within the specified number of days," Saxena said.

"Third-party liability cover, which addresses legal liabilities and costs if your pet causes bodily injury, property damage, or related loss to another person. These elements position this product not simply as a pet health plan or pet life cover but as a comprehensive solution that recognises pets as family members with varied risks throughout their lives."

Beyond healthcare costs, a pet insurance policy includes a mortality benefit, which pays out the sum insured if your pet dies as a result of an accident or illness, or if a veterinarian, in humane consideration, recommends euthanasia due to incurable suffering.

"Some plans may include a mortality benefit that provides a payout in case of death due to illness or accident (similar to a life cover feature). The core purpose of pet insurance is to provide comprehensive health and medical protection for your pet," said Ankita Lal, head of pet insurance at Policybazaar.

For instance, plans offered by Bajaj General Insurance Ltd and HDFC are designed to cover medical expenses such as illnesses, accidents, injuries, surgeries, and hospitalisation, helping pet parents manage unexpected veterinary costs.

Most policies include a fixed benefit to help cover cremation, burial or lawful disposal costs. For many pet owners, this aspect provides support during a difficult time and complements the medical expense cover.

Eligibility for the policy extends to domesticated dogs and cats of various breeds, starting generally from around three months of age up to specified upper age limits depending on the breed. Additional benefits such as discounts for RFID tagging, submission of medical reports, long-term discount, multi-pet discount, direct discount and claim-free years are also available.