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# Cattle Insurance Policy Wordings

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## **Highlights**

1. This scheme covers the following whether indigenous, exotic or cross-bred .
  - a. Milch Cows and Buffaloes
  - b. Calves / Heifers
  - c. Stud Bulls
  - d. Bullocks (Castrated Bulls) and Castrated Male Buffaloes,
2. Animals within a specified age group are accepted under the Standard Insurance Scheme.
3. Sum Insured under the policy will be the Market Value of the animal.
4. Indemnity under the policy will be the sum insured or market value prior to illness whichever is less. The indemnity is limited to 75% of Sum Insured in case of a PTD claim.
5. The basic premium rate per annum is 4% of the Sum Insured. Long term policies are also issued with long term discounts.
6. The premium rates under the policy are concessional for covering animals under government subsidized schemes.
7. Group Discounts are also available.

## **Insurance Coverage**

The policy shall give indemnity for death due to.

- a. Accident (Inclusive of fire, lightning, flood, inundation, storm, hurricane, earthquake, cyclone, tornado, tempest and famine).
- b. Diseases contracted or occurring during the period of this policy.
- c. Surgical Operations.
- d. Riot and Strike.

The Policy can also be extended to cover PTD on payment of extra premium;

- i. Permanent Total Disability which, in the case of Milch Cattle result in permanent and total incapacity to conceive or yield milk.
- ii. PTD which in the case of Stud Bulls results in permanent and total incapacity for breeding purpose.
- iii. In case of Bullocks, Calves / Heifers and Castrated male buffaloes results in permanent and total incapacity for the purpose of use mentioned in the proposal form.

## **Major Exclusions**

### **(A) Common Exclusions:**

- i. Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy without the consent of the Company in writing.
- ii. Accidents occurring and /or Disease contracted prior to commencement of risk.
- iii. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinarian or in cases where destruction is resorted to by the order of lawfully constituted authority.
- iv. Theft and clandestine sale of the insured animal.

- v. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt threat.
- vi. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons.
- vii. Consequential loss of whatsoever nature.
- viii. Transport by air and sea.
- ix. Any non-scheme claim arising due to diseases contracted within 15 days from the date of risk are not covered.

**(B) Specific Exclusions :**

- i. Pleuropneumonia in respect of Cattle in Lakhimpur and Sivasagar Districts and newly carved out districts out of these two districts of Assam.
- ii. All the claims received without ear tag.

**Documents to Effect Insurance Coverage**

- a. Proposal Form
- b. Veterinary Health Certificate from a qualified Veterinarian giving the age, identification marks, health, and market value of the animal in the prescribed format.

**Identification of Animal**

- a. All insured animals should be suitably identified by natural Identification marks and color should be clearly noted in the proposal form and Veterinarian's Report.
- b. Ear tags made of suitable material are applied to the ear of the animals and the code number is entered into the Veterinary Health Certificate.
- c. Photographs of animals may be insisted in case of high value animal.

## **Claim Procedure**

In the event of death of an animal, immediate intimation should be sent to the Insurers and the following requirements should be furnished:

- a. Duly completed claim form.
- b. Death Certificate obtained from qualified Veterinarian on Company's form.
- c. Postmortem examination report if required by the Company.
- d. Ear Tag applied to the animal should be surrendered. The condition of 'No Tag- No claim' will be applied if the tag is not surrendered..

## **Claim Procedure For PTD Claim**

- i. A certificate from the qualified Veterinarian to be obtained.
- ii. The animal will be inspected by the company's Veterinary Officer also.
- iii. Complete chart of treatment, medicines used, receipts, etc., should be submitted.
- iv. Admissibility of claim will be considered after two months of Veterinary Doctor / Company Doctor's report.
- v. The indemnity is limited to 75% of Sum Insured.