
Poultry Insurance Scheme Policy wordings

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Highlights

1. This is a comprehensive insurance scheme applicable to poultry farms consisting layer birds, broiler birds and parent stock (Hatchery) which are exotic and cross-bred.
2. All birds in a farm should be covered. After issuing policy, if additional birds are introduced in the farm, immediate notice to be given to insurer otherwise claim will be repudiated.
3. The scheme is applicable to poultry farms consisting of minimum number of birds as specified
4. The scheme is available for insuring birds in the following age groups

Broilers	○	1 day to 8 weeks
	○	1 day to 6 weeks
Layers	○	1 day to 20 weeks
	○	21 weeks to 72 weeks
	○	1 day to 72 weeks
Hatchery Birds (Parent Stock)	○	1 day to 72 weeks
5. The premium rates are applicable on per cent basis which are applicable to the peak value of birds in the applicable categories.

6. The sum insured is the peak value and for broilers is Rs 45 and for layers is Rs 75. There is a week wise valuation table in-built in the policy which is applied for calculating indemnity. In case of parent stock the same is negotiable.
7. The policy is characterized by excess and final indemnity is restricted to 80% (60% in case of Gumboro).
8. The scheme is characterized by No claim discounts as well as good feature discount.

Insurance Coverage

The Policy shall provide indemnity against death of birds due to accident (including fire, lightning, flood, cyclone/ storm/ tempest/ earthquake, strike, riot, act of terrorism) or diseases contracted or occurring during the period of insurance subject to the exclusions.

Major Exclusions

- a. Malicious / willful injury, neglect.
- b. Transit by any mode of transport.
- c. Improper management (including over crowding) i.e. when the farm is not run on scientific poultry management guidelines and standards laid down by Poultry Corporations/ Animal Husbandry Department in regard to housekeeping, watering, feeding, vaccination, deworming, debeaking, lighting/ heating, culling etc.
- d. Loss / death due to natural mortality, non-specified or unknown diseases or reasons.
- e. Undergrowth, cannibalism, action or predators like preying birds and carnivorous animal.
- f. Theft and clandestine sale of birds.
- g. Intentional slaughter of the birds except in cases where destruction is necessary to terminate incurable suffering on humane consideration and to protect remaining healthy flock to reduce additional losses on the basis of certificate issued by qualified Vet. Surgeon or in cases where destruction is resorted to by order of lawfully constituted authority, under intimation to Insurance Company.
- h. Consequential loss however caused.
- i. Permanent and partial disablement of any nature.
- j. Loss of production i.e. the failure due to any reasons whatsoever to lay required number of eggs or small sized eggs in layers or to attain proper weight at a particular age in Broilers.
- k. Marek's disease, Ranikhet disease, Fowl Pox and Infectious Bronchitis. These diseases are covered by the policy if the birds are successfully inoculated against these diseases and the necessary veterinary certificate to that effect is supplied to the company. Coccidiosis and other diseases are covered only if preventive and curative measures are taken from time to time.
- l. Malnutrition/ shortage of water, death due to starvation because of non supply of feed to birds or similar reasons of whatsoever nature.
- m. Undergrowth.

- n. Cannibalism
- o. Loss due to huddling and / or piling of birds.
- p. Avian leucosis Complex (A.L.C.)
- q. 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.
- r. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed or arising from nuclear weapons.

How to Effect Insurance

- 1. Proposal Form
- 2. Veterinary Health Certificate from a qualified Veterinarian
- 3. All birds in the farm should be covered.
- 4. Farm should follow standard package of practices, vaccination schedule, deworming, debeaking.
- 5. Farm should maintain essential records as per insurers specifications.

Claim Procedure

- i. In the event of death of birds immediate intimation should be given to the Company and the Insurer should be supplied with the following documents and required information :
 - a. Duly filled in claim form.
 - b. Vet. P.M. Report for sample birds.
 - c. Daily records of mortality, feeding etc.
 - d. Purchase invoices for the birds.
 - e. Any other point to substantiate the loss like photographs, medical bills, etc. as and when required.
- ii. In case of alarming death/outbreak of epidemic nature immediate notice within 12 hours should be given to the Company and all birds should be segregated and produced to the representative of the Company or to any person authorized by the Company for inspection.
- iii. Daily mortality details should be sent to the Company on weekly basis failing which report will be treated as nil for that particular week.
- iv. Delay in reporting of the claim should be avoided and if there is delay for more than three days the claim would be treated as non-standard.
- v. In case of doubtful claims/ farms for which claim ratio is adverse, Technical Report from an expert may be insisted for settlement of claim.