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## Policy for Insurance of Fish in ponds (Fresh Water)

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### **Brief Description :**

This is applicable to fry/fingerlings, fish and stock, ponds and breeders in fresh water for any recognized breed only.

### **Covered Risks :**

The policy covers only total loss due to accident or disease. The cover is wide enough to include epidemics, pollution, poisoning, malicious act by third parties, riot and strike, flood and such other natural calamities are covered as an extension by payment of extra premium only. Terrorism is also covered without additional premium.

### **Major Exclusions :**

Malicious damage, willful injury, poisoning, negligence, , error or omission by insured, rough handling, partial loss, fluctuation of temperature, under growth, worm infestation, natural mortality, burglary, poaching, theft, clandestine sell, missing, transit loss, permanent or partial disablement, consequential loss, death within 15 days of policy inception due to disease, flood, cyclone, storm tempest, inundation, and allied risks, war and allied perils, nuclear reaction