

## PROSPECTUS

### Cattle Insurance Policy (Retail)

Cattle & Live Stock are the bread & butter for billions of farmers in India. Cattle and Livestock Insurance policy covers animals such as Milch cows, Buffaloes, Studs, Bullocks, Sheep & Goats owned by you and which are used for commercial and/or for personal purposes against the risk of permanent total disablement or death due to accident and /or any diseases which the animal may contract during the policy period.

**Cattle & Live Stock:** The word Cattle for the purpose of this policy means

- i) Milch Cows and Buffaloes
- ii) Calves/Heifers
- iii) Stud Bulls
- iv) Bullocks[ Castrated Bulls] and Castrated Male Buffaloes,
- v) Livestock means any animal mentioned in the schedule, whether indigenous, exotic or cross-breed.

Note:-

- a) Exotic animal means an animal, whose both parents, are of foreign breed. This includes animals born in India as well as those born abroad.
- b) Cross-breed animal means an animal, one of whose parents is of foreign breed

### What does this Policy cover?

The Policy covers death caused by

- Accidental external means or Fire Lightning, Flood, Inundation, Storm, Hurricane, Earthquake, Cyclone, Tornado, Tempest, Famine, Electrocution, Snake-bite, Wild life attack, Strangulation, Drowning in water bodies and Poisoning.
- Diseases contracted or occurring during the period of this policy
- Surgical Operations
- Riot & Strike

### Additional benefits:

The Policy also provides cover against Permanent Total disablement suffered by the cattle due to any accident or illness/ailment.

### Exclusions:

The Policy does not cover the following:

- Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy.

- Accidents occurring and/or Disease contracted prior to commencement of risk.
- Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on human 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.
- Theft and clandestine sale of the insured animal.
- War, Invasion ,act of foreign enemy ,hostilities(whether war be declared or not),civil war,rebillion,revolution,insurrection,mutiny, tumult, military or usurped power or any consequences thereof or attempted threat.
- Any accident, loss destruction, damage or legal liability directly or indirectly caused by or contributed to by arising from nuclear weapons.
- Consequential loss of whatsoever nature
- Transport by air and sea
- Transport by land by any means beyond 80 kilometers from the place of stabling and transport by foot beyond 25 kms..
- Death of the animal(s) covered under the policy due to diseases contracted within 15 days from the date of commencement of the risk.
- Death by Pleuropneumonia
- Partial disability of any type, whether permanent or temporary.
- Claims received without ear tags
- Adventurous sports like Bull Fighting/Bull Racing.
- Death or PTD caused by curative measures, radiation, infection, poisoning except these arising from accident.
- Diseases such as Rinderpest, Black Quarter, Hamorrhagic Septicaemia, Foot & Mouth, Anthrax, Theileriasis etc., unless the animal(s) is / are vaccinated and necessary Veterinary Certificate is submitted to the Company prior to cattle contracting these diseases resulting in death.
- Plueropneumonia in respect of cattle in Lakhimpur and Sibsagar Districts of Assam.
- Calving related diseases.
- First Rs 500/-

**Deductible** : Rs 500/-

**Specific Exclusion**

Pleuropneumonia in respect of Cattle and in case of Sheep & Goats Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, H.S, B.Q.. These diseases are covered by the policy if the animal is successfully inoculated (protected) and necessary Veterinary Certificates are supplied to the Company.

If the Company asserts that by reason of these Exclusions any Claim is not covered by this Policy, the burden of proving that such Claim is covered shall be upon the Insured.

- a) All the claims received after without ear tag.

The details furnished above do not constitute the entire terms and conditions. For more details please refer to our Policy document
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