

Livestock (Cattle Insurance) - Prospectus

WE COVER

Cows, bullocks or buffaloes of either sex certified as being in sound and perfect health and free from injury or disease by a veterinary doctor / surgeon in the format attached to the proposal form.

WHO CAN OBTAIN INSURANCE

Any person having insurable interest in cattle is eligible to apply for obtaining insurance.

INSURED AGAINST WHAT RISK

Death of cattle whilst within the geographical area specified in the policy schedule from any accident or diseases contracted or surgical operation. The policy also covers death of cattle which are the subject matter of insurance occurring outside the said geographical area in the event of drought, epidemics and other natural calamities. Other natural calamities shall mean fire, lightning, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation, landslide including rock slide and bush fire.

WHAT WILL POLICY PAY

Sum Insured being the maximum sum payable as a whole under the policy during the policy period for all the insured perils or market value of cattle at the time of its death whichever is lesser. The policy will be considered for payment on production of following documents.

- a) Duly completed claim form.
- b) Death certificate from a qualified veterinary surgeon.
- c) Policy / Certificate.
- d) Ear tag.

WHAT WILL POLICY NOT PAY

The policy does not pay in the following eventualities:

- Malicious or willful misconduct or neglect, over loading, unskilled treatment or use of the animal for the purpose other than stated in the proposal form without the consent of the company in writing.
- Intentional acts or gross negligence
- Failure to prevent death of cattle
- Accidents occurred or disease(s) contracted prior to commencement of risk. Disease contracted within 15 days from commencement of policy period.
- 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.
- Intentional slaughter unless it has been directed by a veterinary doctor or a proper governmental authority.
- Transport by any means 80 kms beyond the place of stabling.
- Plueropneumonia in respect of cattle in Lakhimpur and Sibsagar Districts of Assam.
- Theft or clandestine sale, straying or missing of cattle .
- Partial or Permanent disablement of any type.
- Acts of terrorism, war, radioactivity and Nuclear perils
- Consequential loss howsoever arising due to death of cattle.

PREMIUM

5.00% of market value of animal. Market value means the cost of replacing cattle of the same kind or type but not superior to it.

Group Discount may be made available at the discretion of the Company on the following terms:

NO. OF ANIMALS	RATE OF DISCOUNT
5 – 10	2.5%
11 –15	5%
16 – 25	7.5%
26 – 50	10%
51 – 100	12.5%
101 - 500	15%

The Company may at its discretion allow further discount for over 500 animals based on the merits of each proposal and market considerations.

CANCELLATION OF THE POLICY:

The Insured can cancel the policy at any time during the policy term, by informing the Company.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.”

PAYMENT OF COMPENSATION

Compensation under the policy shall be paid by cheque / demand draft favouring the Insured.

DOCUMENTS NEEDED:

Following papers are to be submitted with the proposal form.

- Certificate by veterinary doctor in the prescribed form confirming the health status and market value of the animal.
- Receipt of payment made while purchasing the animal.
- Photograph of the animal.

QUESTIONNAIRE (to be filled up by Proposer)

(A certificate issued by a qualified Veterinary Surgeon in the attached format must accompany the proposal)

Please provide complete and accurate information to the questions appearing below. Kindly attach additional sheet(s) if required. Should you need any further clarification, please do not hesitate to contact us.

1. Name of the Proposer:
2. Address:
Pin Code:
3. Occupation/Profession
4. Address where the animal is stabled
Pin Code:
5. Particulars of payment made while purchasing Date:

GRIEVANCE REDRESSAL PROCEDURE

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre - 120 6234 6234 / 022-6234 6234
- Emails – grievance@hdfcergo.com
- Contact Details for Senior Citizens: 022 6242 6226 | Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

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You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

**To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo@hdfcergo.com**

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)
Registered & Corporate Office- 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.
Website – www.hdfcergo.com
Contact number – 022 - 62346234
Email – care@hdfcergo.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.