

my: jeevika Livestock Insurance Policy - Prospectus

Headline Option: Comprehensive insurance cover for Livestock*.

Livestock is an important means of livelihood for the rural population and is also an important venture in both rural & urban areas whereby it seeks to provide uninterrupted supply of milk and milk products. At L&T Insurance, we understand how much this means to the Insured.

WE OFFER A COMPREHENSIVE COVER FOR LIVESTOCK* AGAINST:

- a) Death due to any accident or disease contracted or occurred or surgical operations performed during the Policy period,
 - b) Death, in the event of drought, epidemics, famine and other natural calamities
 - c) The Policy can be extended to cover Permanent Total Disability (PTD) *** for Cow, Buffalo, Stud Bull, Bullock, Calf, Heifer at an additional premium. However, it will not be available for Sheep, Goat and Pig.
 - d) Extended Transit Cover for Livestock moving on foot, or through road, rail, air, river or sea on payment of an additional premium.
- * Livestock would mean cow, buffalo, stud bull, bullock, calf, heifer, sheep, goat, and pig only.
- **Other natural calamities shall mean fire, lightning, flood, inundation, storm, hurricane, typhoon, cyclone, tornado, tempest, earthquake, landslide including rockslide, bush fire, etc.
- ***Permanent Total Disability (PTD) means:
- a) Permanent and total incapacity to conceive or yield milk in case of milch cow or buffalo,
 - b) Permanent and total incapacity to breed in case of stud Bull,
 - c) Permanent and total incapacity for the purpose as declared in the proposal, in case of bullock and castrated male buffalo.

WHO SHOULD CONSIDER THIS POLICY?

Any person or entity having an insurable interest in livestock. It could be:

- an Individual
- Micro Finance Institutions
- Self-Help Groups
- Non Government Organizations
- Co-operative Dairies
- Government Sponsored Organizations
- Any other affinity group / institutions

PROTECTS ALL VARIETIES OF ANIMALS:

The Policy covers indigenous, cross and exotic breed of Livestock.

- Indigenous breed means an animal, whose both parents are of Indian breed
- Cross breed means an animal, one of whose parents is of foreign breed
- Exotic breed means an animal, whose both parents are of foreign breed and shall include animals born abroad as well as in Ind

COVERS BOTH SCHEME AND NON SCHEME ANIMALS:

- a) Scheme Animals refer to Livestock, who come under the direct or indirect purview of schemes supported or sponsored by the Government or any other authorities empowered by the Government to act on its behalf,
- b) Non Scheme Animals refer to Livestock owned by private owners, financial institutions, dairy farms and cooperative / corporate dairies, etc., which do not fall under any such Government schemes.

AGE BAND FOR ANIMALS:

Type of Livestock and Age Group	Scheme Animals	Non Scheme Animals
Cow	2 years - 10 years	2 years - 10 years
Buffalo	3 years - 12 years	3 years - 12years

Stud Bull	3 - 8 years	3 - 8 years
Castrated Male Bullock/ Buffalo	3 - 12 years	3 - 12 years
Calf/Heifer	4 months - 32 months (Up to the date of 1st Calving)	4 months - 32 months (Up to the date of 1st Calving)
Sheep/Goat/ Castrated Male Sheep/Goat	4 months - 7 years	4 months - 7 years
Pig	4 months - 6 years	4 months - 6 years

SUM INSURED:

Scheme Animals	Non Scheme Animals
Value as fixed by the Purchase Committee formed under the aegis of Government which will become the basis for Sum Insured.	100% of market value at the time of insurance as certified by a qualified Veterinary Surgeon.

PREMIUM PAYABLE:

Premium rate depends on the type of Livestock, cover required and the period of Insurance. There are concessions in premium rates for Government Schemes like IRDP etc. There are discounts for long term policy and group discount. The rating also has a feature of loading on account of claim experience at the time of renewal.

EXCLUSIONS UNDER THE POLICY:

It is important to know what specific risks and exigencies fall outside the purview of the policy. An indicative list is provided below:

- a) Malicious or wilful injury or neglect, over loading, unskilful treatment or the use of Insured animal for purpose and use other than stated in the Policy,
- b) Intentional killing of the animal(s),
- c) Accidents occurred or disease(s) contracted prior to commencement of Policy period,
- d) Disease contracted within 15 days from commencement of Policy period,
- e) Theft or clandestine sale, straying or missing of livestock,
- f) Consequential loss due to death of livestock,
- g) Partial disablement of any type whether temporary or permanent.

CONDITIONS TO BE FULFILLED BY THE INSURED:

- a) The Insured shall provide sufficient and proper food, water and shelter, immediate and adequate medical attention and supervision to every insured animal. The Insured shall also keep secure all fences, yards, sheds and areas where the animal(s) is stabled and shall exercise all reasonable care and precaution against loss or danger of loss of animal(s) covered under the Policy.
- b) The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under the Policy give immediate notice in writing to the Company and shall within thirty (30) days thereof furnish to the Company at his own expense all documents and evidence to substantiate the claim as the Company may reasonably require.
- c) On the death of any insured animal, the Insured shall give immediate notice to the Company and shall give the Company an opportunity of inspecting the carcass until at least the expiration of twenty four (24) hours after such notice shall have been given to the Company. The Insured shall surrender the ear tag of the deceased animal or allow the Company to verify the same. "No Ear Tag No Claim" will be the binding condition.

DOCUMENTS REQUIRED WHILE APPLYING FOR THIS POLICY:

- Proposal Form
- Health certificate issued by a Govt Authorized Veterinary surgeon

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- Purchase Committee report in case of Scheme Animals
- Vaccination certificate in case not mentioned in Health certificate/ Proposal Form
- Any other documents that Company may think necessary for prudent underwriting.

CANCELLATION:

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.

HOW TO CLAIM:

All claims can be intimated to our 16X7 call centre. The documents required for claim settlement are:

- Duly filled Claim Form;
- Certificate from a Govt Authorized Veterinary surgeon confirming the cause of death / Permanent Total Disability (PTD) of the insured animal;
- Evidence of Ear Tag / RFID Tag, in case of Death Claims;
- Any other related documents in support of the claim, if required.

The settlement of PTD claim is subject to the Company being fully satisfied that there is no possibility of the productive use of the insured animal being restored at all. Submission of disability certificate by a Govt Authorized Veterinary surgeon is mandatory along with bills for expenses incurred for treatment.

The Company may also at its option replace the animals which have died instead of paying their market value or Sum Insured, whichever is lower.

On receipt of all documents / Investigation report (if required), the Company will communicate its decision on the claim within a period of 30 days. Please note that “No Ear Tag No Claim” will be the binding condition for a Death claim.

HOW MUCH WILL THE POLICY PAY?

- Death Claim: For Scheme animals, death claim will be settled for 100% of Sum Insured on agreed value basis. For Non Scheme animals, the death claim will be the Sum Insured or the market value, whichever is lower.
- Permanent Total Disability (PTD): For Scheme animals claim will be limited to 75% of the Sum Insured and for Non Scheme animals, it will be limited to 75% of the Sum Insured or market value, whichever is lower.

GRIEVANCE

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

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**

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

- **Ombudsman**
(Please provide contact details, Toll free number and email)
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](http://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

DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

1. 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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.