

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Name of Insurance Product / Policy	INDUSIND LIVESTOCK PROTECT INSURANCE POLICY	-
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0002V01201213	-
3.	Policy Number	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	-
4.	Structure	Indemnity Based	-
5.	Interests Insured	Livestock includes four leg domestic animals, namely Sheep, Goats, Pigs, Camel, Horses, Mules, Donkey and Yak raised for home use or for profit, mainly on a farm.	-
6.	Sum Insured	1. Purchase value 2. Valuation by Veterinary doctor. (As per the Valuation/ Veterinary certificate issued by Veterinary doctor)	-
7.	Policy Coverage	Subject to exclusions as provided in policy wording, the policy covers death due to - Surgical operations. - Diseases contracted or occurring during the period of this Policy. - Accident (including fire, lightning, flood, inundation, cyclone, tornado, storm, tempest, hurricane, earthquake)	Under "Operative Clause" in Policy Wording
8.	Add-on Cover	1. In addition to the basic cover the Policy can be extended on payment of extra premium to cover Permanent Total Disability occurring during the period of insurance: - Permanent Total Disability in relation to milch animal shall be the animal's permanent and total incapacity to conceive or yield milk. - Permanent Total Disability in relation to other insured animals shall be the permanent and total incapacity to perform the purpose or use mentioned in the policy schedule. Claims in relation to an insured animal under this extension shall be admissible and payable for either of the above and not both. 2. The indemnity in respect of permanent total disablement 50% of the value of insured animals as stated in stated in Veterinary Doctor's certificate issued on occurrence of PTD or the Sum insured mentioned in the policy schedule, whichever is less, in case of Non-Scheme livestock 75% of the value stated in Veterinary Doctor's certificate issued on occurrence of PTD or the Sum insured mentioned in the Policy Schedule, whichever is less, in case of Government Scheme. Once a claim for a specific animal is admitted under this extension, the coverage of that Animal shall cease under this policy and no further claim shall be payable for such insured Animal.	-

9.	Loss Participation/ Deductible applicable	NA	-
10.	Exclusions	Policy Exclusions: In respect of Sheep and Goats 1. Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, Hemorrhagic Septicemia and Black Quarter diseases would be covered by this Policy if the animal is protected and necessary vaccination certificates are supplied to the Company. 2. Consequential loss of whatsoever nature. In respect of Camel 1. Surra – This disease would be covered by this Policy if the animal is protected and Veterinary Doctor's Certificate is supplied to the Company. General Exclusions: The Company shall not be liable under this Policy for any claims arising out of - 1. Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purposes other than what is stated in the Policy Schedule without the consent of the Company in writing. 2. Accidents occurring and/or diseases contracted and/or surgical operation performed prior to the commencement of period of insurance. 3. Death of animal(s) due to diseases contracted within 15 days from the date of period of insurance, unless such insurance is a continuous renewal without any break of a policy that was in force. 4. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering and/or would infect/transmit a disease to other animals and on the basis of a certificate issued by a Veterinarian Doctor or in cases where destruction is resorted to by order of a lawfully constituted authority. 5. Injury or death due to transportation by any mode beyond the geographical area stated in the Policy Schedule. 6. Theft and clandestine of the insured animal. 7. 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 thereat). 8. Any accident, loss, destruction, damage or legal liability, directly or indirectly, caused by or contributed to by or arising from nuclear weapons/materials. 9. Death of the insured animal due to drought, famine or malnutrition.	Under "Special Exclusions" in Policy Wording AND Under "General Exclusions" in policy Wording
11.	Special Conditions and Warranties (if any)	1. At the time of insurance or renewal (where there is a case of break in) or addition/substitution in the Policy, every animal must be in sound and perfect health and free from injury and/or disease. 2. The Policy holder shall permit any authorized representatives of the Company at all times to inspect the animals and the premises and shall furnish any information which they may require, and shall comply with all reasonable regulations and directions from time to time made and given by the Company. 3. Animal should carry the ear tag of the company at all times. In the event of loss/damage of ear tag, re-tagging shall be done immediately after the loss/damage of ear tag, at Policy holder's own cost and the re-tagging certificate shall be sent to the Company. 4. No claim under the policy shall be entertained unless the original ear tag/s in respect of animal/s is/are surrendered to the Company.	-


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	5. In the event of illness or accident to any animal, the policy holder shall, at his own expense, immediately obtain the services of a Veterinarian Doctor and cause the animal to be properly treated. He shall also give immediate notice in writing to the nearest office of the Company of such illness or accident. 6. The policy holder shall provide every animal Insured with sufficient and proper food, water and shelter, keep secure all fences, yards, sheds and stables, and at all times and to the best of his knowledge and ability shall use and exercise every, due and proper precaution and safeguard against loss or damage under this Policy. The intent and meaning of this condition being that each insured animal shall have the same care and attention as if not insured. 7. On death of any animal hereby insured the Insured, shall immediately give notice thereof to the nearest office of the Company and provide the Company opportunity of inspecting the carcass until at least the expiration of twenty four hours after such notice shall have been given to the Company. The Insured shall also furnish to the Company within fourteen days such information, veterinary certificates and all such satisfactory proof as to the death, identification and value of the animal as the Company may require. 8. If and when a claim under this Policy is made and if there is any other insurance by whomsoever effected covering the same animal, the Company shall contribute only its ratable proportion. 9. If death of the animals hereby insured shall be due to the negligence, carelessness or wrong-doing of any person, the Insured shall not claim or accept any compensation from such person or persons, but shall at once give to the Company all necessary information and assistance to enable the Company to secure such compensation, and it shall be absolutely the right of the Company to sue in the name of the Insured and recover compensation from the person or persons causing the death, and any monies or other compensation which shall be recovered shall belong to the Company. The Company will indemnify the Insured against all costs and expenses.	
12.	Admissibility of Claim Broad principle of admissibility/denial of claims: • Premium - 64 VB should be complied • Cattle - Subject matter of claim should be covered under the policy • Insured - Individual or entity named in the policy should have insurable interest in the cattle insured • Place & Cattle- Risk location & listed cattle should be covered under the policy • Peril - Cause of loss should be covered under the policy • Period - Loss should occur within the policy period as specified in the policy • Policy terms and conditions - Coverage/Exclusions as per policy wordings Sample Claim Calculation : Basis on the present valuation certificate produced by the Vet. Doctor the cattle's claim will be assessed.	-

13.	Policy Servicing - Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can : • Call Center Landline No.: 022-48903009 (Paid) or WhatsApp No: 7400422200 • Email us at: services@indusindinsurance.com • Turn Around Time (TAT) for claims settlement - The insurer shall decide on the claim within seven days of receipt of the documents. • CLAIMS PROCEDURE In the event of death of an insured animal, immediate intimation (within 24 hours) shall be sent to the Company where they need to furnish policy information such as - Policy no, Tag no, customer details, contact nos, policy period, etc. and after the date of intimation within 15 days the following documents are required to furnish.: a. Duly completed claim form, along with photos of deceased insured animal, wherein the animal identification tag is clearly viewable. b. Death and valuation Certificate obtained from a Veterinary Doctor on Company's form c. Postmortem examination report by Government veterinarian Doctor. d. Ear tag applied to the animal should be surrendered. The condition of "No Tag- No claim" will be applied if the tag is not surrendered. • Claim Procedure for Permanent Total Disablement claim i. A certificate from a Veterinarian Doctor to be obtained. ii. The animal will be inspected by the company's Veterinary Doctor also at the company's discretion. iii. Complete chart of treatment, medicines used, receipts, etc., should be submitted. iv. Admissibility of claim will be considered after two months of Veterinary Doctor / Company Doctor's report. v. The indemnity is limited to 75% of Sum Insured or market value as stated in the Veterinary doctor's certificate issued on death, whichever is less for scheme animal and 50% of Sum Insured or market value as stated in the Veterinary doctor's certificate issued on death, whichever is less in non-scheme animals.	-								
		• Escalation Matrix : When TAT is not satisfied, you can contact: <table><tr><td>SPOC – Rajesh</td></tr><tr><td>Email: igicl.healthclaimsPA@indusindinsurance.com</td></tr><tr><td>2nd level – Vinay</td></tr><tr><td>Email – vinay.maran@indusindinsurance.com</td></tr><tr><td>3rd Level – Vasundhara</td></tr><tr><td>Email: vasundhara.devi@indusindinsurance.com</td></tr><tr><td>4th Level – Dr. Pavan & Dr. Kiran</td></tr><tr><td>Email – pavan.velaturla@indusindinsurance.com & Kiran.dontha@indusindinsurance.com</td></tr></table>	SPOC – Rajesh	Email: igicl.healthclaimsPA@indusindinsurance.com	2nd level – Vinay	Email – vinay.maran@indusindinsurance.com	3rd Level – Vasundhara	Email: vasundhara.devi@indusindinsurance.com	4th Level – Dr. Pavan & Dr. Kiran	Email – pavan.velaturla@indusindinsurance.com & Kiran.dontha@indusindinsurance.com	
SPOC – Rajesh											
Email: igicl.healthclaimsPA@indusindinsurance.com											
2nd level – Vinay											
Email – vinay.maran@indusindinsurance.com											
3rd Level – Vasundhara											
Email: vasundhara.devi@indusindinsurance.com											
4th Level – Dr. Pavan & Dr. Kiran											
Email – pavan.velaturla@indusindinsurance.com & Kiran.dontha@indusindinsurance.com											

14. Grievance Redressal and Policyholders Protection	While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front end unit by: • Calling on phone number: 22 4890 3009 or writing email at: services@indusindinsurance.com • Visiting any of our nearest branch • Writing to us at: IndusInd General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001. In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay from our side, you may contact our Grievance Officer at grievances@indusindinsurance.com. The list of our Grievance Redressal Officers is available at our website - https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf Even after this, if you are not satisfied with the response received from our Grievance Officer, you may write to our Head of Grievance at Headgrievances@indusindinsurance.com. Still, if you are not happy with the response received from the company, you may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure attached to the policy schedule or you may visit its website@ https://cioins.co.in/ombudsman. Grievances can also be registered at IRDAI's Bima Bharosa portal at https://bimabharosa.irdai.gov.in/ or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.	
15. Obligations of the Policyholder	You must: • Make true and full disclosure in the proposal and related documents • You have a duty of disclosure to tell us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf. • We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about the insured life/ item in the correct and complete inform the proposal You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about the same. • Make true and full disclosure in Your claim and documents supporting the claim, • Give Us full co-operation for inspection and investigating the claim that You will make, • Make a claim when You suffer loss, and follow the claim procedure, • Obligation to take care: You must: a. Keeps the animals and the stables in good condition and well maintained. b. Take care to prevent theft, loss or damage	"Your Obligations" under Clause G: Conditions of policy wording

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

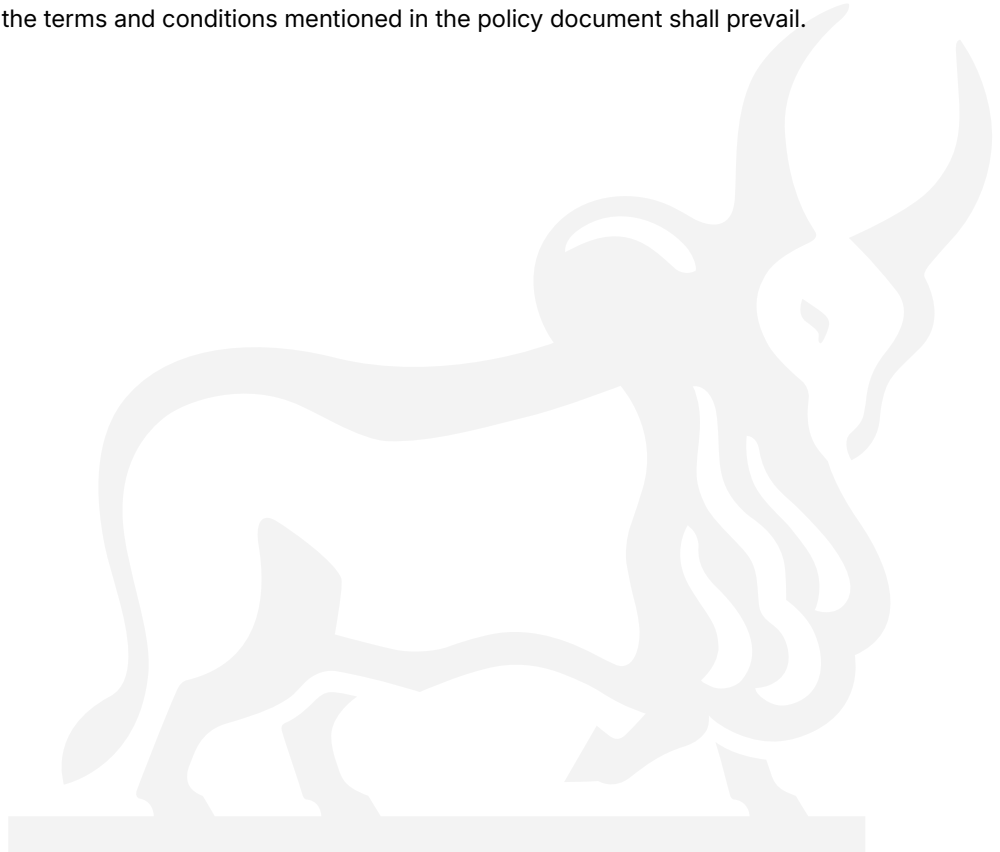
Place : _____

Date: DD/MM/YYYY

(Signature of the Policyholder)

Note:

- i. The product related documents including the Customer Information sheet are available on our Company website at:
Download Insurance Proposal Form, Policy Wording, Brochures (<https://www.indusindinsurance.com>)
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.



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