IndusInd GENERAL INSURANCE
FORMERLY RELIANCE GENERAL INSURANCE

INDUSIND LIVESTOCK PROTECT INSURANCE POLICY - RETAIL - POLICY WORDING

SECTION-1 PREAMBLE

WHEREAS the Insured named in the Schedule hereto (hereinafter called the "Insured") by a Proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to IndusInd General Insurance Company Limited (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay, in such manner and within such time, as may be prescribed under the provisions of the Insurance Act, 1938 and the rules made thereunder, the premium stated in the Schedule as consideration for such insurance during the period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this Policy:

SECTION-2 OPERATIVE CLAUSE

NOW THIS POLICY WITNESSETH that subject to the terms, conditions, exclusions and definitions contained herein or endorsed or otherwise expressed hereon the Company, undertakes, that if, any animal described in the Schedule and belonging to the Policy holder shall die whilst within the geographical area and within period of insurance as specified in the Policy Schedule from any accident (including fire, lightning, flood, inundation, cyclone, tornado, storm, tempest, hurricane or earthquake) and/ or diseases contracted or occurring or surgical operation performed, then the Company will pay or make good to the policy holder, after receipt of proof of death satisfactory to the Company, the loss which the policy holder shall suffer by the death of such animal not exceeding the Sum Insured in respect thereof as stated in the Schedule or the market value at the time of loss, stated in the veterinary Doctor's valuation certificate, whichever is less.

SECTION-3 POLICY TERMS AND CONDITIONS

The terms defined below have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same and vice versa.

SECTION-4 DEFINITIONS

"Accident/ Accidental" is a sudden, unforeseen and involuntary event caused by external and visible means.

"Animal" means 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 and is specifically mentioned in schedule.

"Camel" means only indigenous male, female and calves.

"Company" means IndusInd General Insurance Company Limited.

"Cross-breed" A cross-breed animal means an animal one of whose parents is offoreign breed and the other of Indian breed.

"Exotic" Exotic means an animal whose both of parents are of foreign breed and includes an animal born in India as well as those born abroad.

"Geographical Area" shall comprise of land within 80 KM's of the location of the farm specified in the Schedule.

"Horses" includes all indigenous, exotic and cross-breed working horses, but does not include horses used for Racing and at Stud Farms.

"Indigenous animals" Indigenous means an animal whose both of parents are of Indian breed.

"Mules/DonkeyNak" includes all indigenous, exotic and cross breed Mules/DonkeyNak.

"Policy" The Company's contract of insurance with the Policy holder providing cover as detailed in this Policy Terms & Conditions, the Proposal Form, Policy Schedule, Endorsements, Add-on Benefits and Special Benefits, if any and Annexures, form part of the contract and must be read together.

"Policy Schedule" The Schedule attached to and forming part of this Policy mentioning apart from other details, Policyholder's details, details of the Insured Animal, the Sum Insured, the Policy Period, Premium paid (including duties, taxes and levies thereon) and the limits to which benefits under the Policy are subject to.

"Policyholder" The person who is the Proposer and whose name specifically appears in the Policy Schedule as such.

"Policy Period" The period commencing from the Policy Period Start Date and ending on the Policy Period End Date of the Policy and as specifically appearing in the Policy Schedule.

"Policy Period End Date" The date on which the Policy expires, as specifically appearing in the Policy Schedule.

"Policy Period Start Date" The date on which the Policy commences, as specifically appearing in the Policy Schedule.

"Period of Insurance" The period commencing from the Period of Insurance Start Date and ending on the Policy Period End Date of the Policy and as specifically appearing in the Policy Schedule.

"Sheep, Goats and Pigs" Include all indigenous, cross bread and exotic sheep, goats and pigs.

"Veterinary Doctor" is a veterinarian (Veterinarians diagnose and treat diseases and dysfunctions of animals) who has availed

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of a certificate from a recognized College/University.

"Scheme" here means any government subsidized Scheme where any State government or Central government is contributing in premium.

"Non-Scheme" here means all other animal apart from Scheme.

SECTION-5 SCOPE OF COVER

Basic Cover

This Policy indemnifies the Policy holder against loss sustained as a result of death insured animal occurring during the period of insurance and within the geographical area as specified in the schedule from any accident (including fire, lightning, flood, inundation, cyclone, tornado, storm, tempest, hurricane or earthquake) and/or disease contracted or occurring or surgical operation.

The payment in respect of death of shall be 100% of the value of insured animal as stated in the veterinary Doctor's certificate issued on death or Sum Insured as mentioned in the Schedule, whichever is less.

Main Extension

I) 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 the 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.

ii) The indemnity in respect of Permanent Total Disablement shall be:

- 50% of the value of insured animal as staled in Veterinary Doctor's certificate issued on occurrence of Permanent Total Disability or the Sum insured as mentioned in the Policy Schedule, whichever is less, in case of Non-Scheme animal.
- 75% of the value of insured animal as stated in Veterinary Doctor's certificate issued on occurrence of Permanent Total Disability or the Sum insured as 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.

SECTION-6 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 Schedulewilhoutthe 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 insured animal due to drought, famine or malnutrition.

SECTION-7 SPECIAL EXCLUSIONS

The Company shall not be liable under this Policy for any claims arising out of:

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In respect of Sheep and Goats

1. Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, Hemorrhagic Septicemia and Black Quarter diseases unless the insured animal is protected and necessary vaccination certificates are supplied to the Company.
2. Consequential loss of whatsoever nature.

In respect of Camel

1. Surra - unless the insured animal is protected and veterinary Doctor's Certificate is supplied to the Company.

SECTION-8 CLAIMS PROCEDURE

In the event of death of an Insured animal, immediate intimation 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 mandatory documents are required to be furnished:

a. Duly completed claim form, along with photos of deceased Insured Animal, wherein the Insured Animal's identification tag is clearly visible.
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 PermanentTotal 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 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 I 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 nonscheme animals.

SECTION-9 SPECIAL CONDITIONS

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 insured animal 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 eartag/s in respect of animal/sis/are surrendered to the Company.
5. In the event of illness or accident to any insured 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 insured animal 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 Insured Animal the policy holder, 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 Policy holder 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 Insured 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 Insured Animals shall be due to the negligence, carelessness or wrong-doing of any person, the Policy holder shall not claim or accept any compensation from such person or persons, but shall at once give to the Company

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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 policy holder 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 Policy holder against all costs and expenses.

SECTION-10 GENERAL CONDITIONS

1. **Notices:** Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:
   - In case of the Policy holder, at the address specified in the Schedule to this Policy.
   - In case of the Company, to the Policy issuing office/ nearest office of the Company.
2. **Mis-description:** This Policy shall be void and all premiums paid by the Policy holder shall be forfeited in the event of misrepresentation, mis-description, concealment or non disclosure of any material information.
3. **Change in circumstances:** Policy holder must inform the Company as soon as reasonably possible, of any change in information provided to the Company. In case of such alteration or changes made and not accepted by the Company in writing, all covers under this Policy shall cease.
4. **Limitation Clause:** It is expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
5. **Agreed Bank Clause:** It is hereby declared and agreed:
   (a) That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank[1] and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.
   (b) That the receipts of the Bank shall be a complete discharge of the Company thereof and shall be binding on all the parties insured hereunder.
   (c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Policy holder or any of them in any matter arising under or in connection with this Policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
   (d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Policy holder or any of them arising under or in connection with this Policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
6. **Incontestability and Duty of Disclosure:** The Policy shall be null and void and no claim shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description oron non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Policy holder or any one acting on his behalf to obtain any benefit under this Policy.
7. **Reasonable Care:** The Policy holder shall take all reasonable steps to safeguard the interests of the Insurer against loss or damage that may give rise to a claim.
8. **Observance of terms and conditions:** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Policy holder shall be a condition precedent to any liability of the Company to make any payment under this Policy.
9. **Material change:** The Policy holder shall immediately notify the Company by fax and/or in writing of any material change in the risk, and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured Animal or trade or business practices thereby containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and/ or premium if necessary, accordingly.
10. **Records to be maintained:** The Policy holder shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Policy holder shall within one month after the expiry of the Insurance Policy furnish such information as the Company may require.
11. **Special Provisions:** Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument after approval of I RDA shall be deemed to be part of this Policy and shall have effect accordingly.
12. **Right to inspect:** Ifrequired by the Company, an agent/representative of the Company shall in case of any loss or any circumstances that have given rise to a claim to the policy holder be permitted at all reasonable times to examine into the circumstances of such loss.

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13. **Contribution:** If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.
14. **Fraudulent claims:** Company shall not be liable to make any payment under this Policy in respect of any claim if such claim is in any manner fraudulent or supported by any fraudulent means or device.
15. **Cancellation/termination:** This policy may be cancelled by the Company at any time without assigning any reason by giving 15 days written notice, to last address as shown in the Company records and the policy holder shall be entitled for refund of pro-rata premium for the unexpired portion of the policy on the date of cancellation.

    Policy holder may also cancel the policy at any time in which event the Company shall be entitled to refund premium at Short Period Scale for the period during which the policy was in force, from the Period of Insurance till the date of cancellation. Any excess premium available with the Company after adjustment at Short Period Scale as defined below shall be refunded to the Policy holder provided no claim has occurred up to the date of cancellation. In case of claim having been made by the Policy holder no premium will be refunded, in the event of cancellation by the Policy holder.

Refund percentage to be applied on the individual premium of each animal in caseofcancellation.

[1] The Bank shall mean the first named Bank/Financial Institution named in the policy.

Policy Period **Cancellation Date**	**1 Year**	**2 Years**	**3 Years**
Up to 1 month of Period of Insurance	75.00%	87.00%	91.00%
Up to 3 months of Period of Insurance	50.00%	74.00%	82.00%
Up to 6 months Period of Insurance	25.00%	61.50%	73.50%
Up to 9 months Period of Insurance	0.00%	48.50%	64.50%
Up to 12 months Period of Insurance	N.A	24.50%	47.00%
Up to 18 months Period of Insurance	N.A	12.00%	38.50%
Up to 24 months Period of Insurance	N.A	0.00%	30.00%
Up to 30 months Period of Insurance	N.A	N.A	8.00%
Beyond 30 months Period of Insurance	N.A	N.A	0.00%

16. **Policy Disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Policy holder and the Company to be subject to Indian Law.
17. **Renewal notice:** This Policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.
18. **Cause of Action/ Currency for Payment:** No claim shall be payable under this Policy unless the cause of action arises in India. All claims shall be payable in India and in Indian Rupees only.
19. **Customer Service:** If at any time the Policy holder requires any clarification/ assistance or is aggrieved in any way, the Policy holder may contact the Policy issuing office of the Company at its address during normal office hours or the Policy holder may also contact Company Customer Service Desk as mention in the schedule to this Policy.
20. The Company agrees and undertakes to pay claim subject to the Sum Insured under this Policy provided that Company is bound and liable to pay in accordance with the terms and conditions of this Policy only and only if a demand or claim on the Company in writing is made within 12 (twelve) months of the occurrence of any event giving rise to a claim hereunder

GRIEVANCES

If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

Website: **www.indusindinsurance.com**
E-mail: **services@indusindinsurance.com**
Telephone: (022) 4890 3009 (Paid)

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Post/Courier: Any branch office, the correspondence address, during normal business hours.

Write to us at (Correspondence Only): IndusInd General Insurance, Correspondence Unit, C-42, Pawane, T.T.C, Industrial Area, M.I.D.C, Turbhe, Navi Mumbai, Maharashtra - 400705. India.

For further details on Grievance redressal procedure please refer: **https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx**

IRDAI Integrated Grievance Management System

https://igms.irda.gov.in/

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

OMBUDSMAN OFFICE

Office of the Ombudsman	Address	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 001.	Tel.: 079 - 27546150/27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078.	Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003.	Tel.: 0755 - 2769201, 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009.	Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneshwar@cioins.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017.	Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018.	Tel.: 044 - 24333668 / 24335284 Fax: 044 – 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@cioins.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM).	Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

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HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, LIC OF INDIA, 10th Floor, 'Jeevan Prakash', Divisional Office, M. G. Road, Ernakulam, Kochi – 682011.	Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe-a part of UT of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata - 700 072.	Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.	Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkar Nagar, Sultanpur, Maharajgang, Sant Kabir Nagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharath Nagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

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IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Livestock Protect Insurance Policy - Retail. UIN No.: IRDAN103RP0002V01201213. IGI/MCOM/CO/MI-14/ILSPIP-R/PW/VER1.0/290326.

NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddh Nagar, U.P. - 201301.	Tel.: 0120 - 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Budha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiram Nagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.	Tel.: 0612 - 2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.	Tel.: 020 - 41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman are available on IRDAI website: **www.irdai.gov.in**, on the website of General Insurance Council: **www.gicouncil.in**, our website **www.indusindinsurance.com** or from any of the Company's offices. Address and contact number of Governing Body of Insurance Council - (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (West), Mumbai - 400054, Tel: 022-26106889/671. Email id**: inscoun@ecoi.co.in.**

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