

## **BRACKISH WATER PRAWN INSURANCE POLICY** **[SALES LITERATURE]**

This product is designed to cater to the need of those engaged in Brackish water Prawn farming for the loss of Seedlings/Juveniles/Prawns of all species raised in Brackish waters after being transferred to the farms.

This Policy shall provide indemnity for death of prawns due to accident / diseases contracted or occurring during the period of insurance like Summer kill, Pollution, Poisoning, Riot and Strike, Malicious acts of Third Parties, Earthquake, Explosion/Implosion, Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, Flood, Inundation, Volcanic eruption and/or other convulsions of nature ,Aircraft and other aerial devices or articles dropped therefrom, Impact with any road vehicle and animal.

This Policy can also be extended to cover the bunds/sluice gates etc. against the natural perils mentioned above and also loss due to diseases like Shell disease ,vibriosis ,aeromonas and other Viral form of epidemics and/or Parasitical attacks on payment of additional premium.

This Policy does not cover loss/damage to prawns attributable to:

- (a) malicious/wilful injury, neglect.
- (b) losses due to natural mortality and/or under-growth/over-crowding.
- (c) diseases, other Viral form of epidemics and/or Parasitical attacks not specifically covered.
- (d) production loss unless caused by any of the perils covered by the policy.
- (e) any destruction in compliance with requirements of any Statute or any order of Government/ Municipal or other Authority except where the Insurance Company has expressly agreed.
- (f) losses caused by Predators, Competitors and/or Weed Fish.
- (g) losses due to Chemical status of Soil and/or Physical and/or Chemical status of water and pH factor unless associated with Climatic change.
- (h) theft, dacoity, looting ,holding or clandestine, sale or mysterious disappearance of Prawns from the brackishwater.
- (i) 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.
- (j) any accident , loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons.

**Claim Assistance-** for claim assistance please call at our toll free no. **1-800-22-4030**, or email us at [USGIClaims@universalsompo.com](mailto:USGIClaims@universalsompo.com), for any other query please call at our toll free no. or email us at [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

**Note:** The above are only the salient features of the Policy for complete terms and conditions please refer to Policy Wordings