

CATTLE INSURANCE POLICY

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Cattle Insurance Policy	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0001V02200809	Not applicable
3	Structure	<p>Policy</p> <ul style="list-style-type: none"> • Indemnity <p>Add-on Cover</p> <ul style="list-style-type: none"> • Benefit <ul style="list-style-type: none"> • Permanent Total disablement (PTD) • Loss of cattle or livestock due to theft <p>Note: The above cover is offered under this product. However, the cover offering may differ and shall be applicable as opted under the policy</p>	B. Coverage Add-on Cover
4	Interests Insured	<p>The policy covers Cattle & Live Stock which is proposed for insurance</p> <p style="text-align: center;"><< Cattle Details >></p>	A. Definition Point no. 9
5	Sum Insured	<ul style="list-style-type: none"> • Sum Insured - As opted 	A. Definition Point no. 11
6	Policy Coverage	<p>Death of the animal caused by one or more of the following events:</p> <ul style="list-style-type: none"> • Accident inclusive of Fire, Lightning, Flood, Inundation, Storm, Hurricane, Earthquake, Cyclone, Tornado, Tempest and Famine • Diseases contracted or occurring during the period of this policy 	B. What we Cover

CATTLE INSURANCE POLICY

		<ul style="list-style-type: none"> • Surgical Operations • Riot & Strike 	
7	Add-on Cover	<p>The product also offers the choice of below optional cover:</p> <p>Add-on cover</p> <p>1. Permanent Total disablement (PTD)</p> <p>On payment of additional premium and subject to company agreeing for the same the policy may be extended to cover the risk of PTD, subject to the limit of liability of the company being restricted to as under:</p> <ul style="list-style-type: none"> i) In case of draught animals, 70% of the sum insured. ii) In case of milch animals, 50% of the sum insured. iii) For all other animals not mentioned under I & ii above, 75% of the sum insured. <p>2. Loss of cattle or livestock due to theft</p> <p>On payment of additional premium, under this cover, loss or damage to cattle or livestock due to theft is covered</p> <p>Note: The above cover is offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	B. Coverage: Add-on Cover
8	Loss Participation	Excess – As opted in the policy schedule	A. Definition Point no. 8
9	Exclusions	<p>The Company shall not be liable under this policy in respect of:</p> <ul style="list-style-type: none"> • Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy. • Accidents occurring and/or Disease contracted prior to commencement of risk. • Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on human consideration on the basis of certificate issued by qualified veterinarian or in cases 	B. What we Exclude

CATTLE INSURANCE POLICY

		<p>where destruction is resorted to by the order of lawfully constituted authority.</p> <ul style="list-style-type: none"> • Theft or clandestine sale of the insured animal unless specifically opted. • 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 attempted threat. • Any accident, loss destruction, damage or legal liability directly or indirectly caused by or contributed to by arising from nuclear weapons. • Consequential loss of whatsoever nature • Transport by air and sea • Death of the animal(s) covered under the policy due to diseases contracted within 15 days from the date of commencement of the risk. • Death by Plueropneumonia. • Partial disability of any type, whether permanent or temporary unless specifically opted. • Claims received without ear tags 	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings.</p> <p>Sample Claim Calculation</p> <p>A = Market value as per claim form e.g.: ₹2000/-</p> <p>B = Market value as per Post mortem report. e.g.: ₹1900/-</p> <p>C = Market value as per policy e.g. ₹1800/-</p> <p>Settlement calculation Death = Lowest market value among A,B,C = (2000, 1900, 1800) = ₹1800/-</p> <p>PTD = 50% of the lowest market value among A, B,</p>	B. Coverage

CATTLE INSURANCE POLICY

		<p>C subject to waiting period of 3 month from observed PTD by certified veterinary doctor. = (2000, 1900, 1800) = ₹1800/2 = ₹900/-</p>	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com <p>Claim Procedure</p> <p>Note:-</p> <p>i) The admissibility of the claim to be considered after two months of receipt of Veterinary Certificate by the Company</p> <p>ii) In case of draught animals indemnity is limited to 70%</p> <p>iii) In case of milch cattle indemnity is limited to 50%</p> <p>Claim Intimation</p> <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p>a. Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p>b. Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</p> <p>c. Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.</p> <p>d. While notifying your claim, please share your</p> <ol style="list-style-type: none"> 1) policy number under which you prefer to lodge your claim, 2) date of loss, 	C.4 Claim Procedure

CATTLE INSURANCE POLICY

		<p>3) place of loss,</p> <p>4) cause of loss</p> <p>5) estimate of your loss.</p> <p>6) Details of contact person with mobile no. and email ID.</p> <p>e. Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed. Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim</p> <p>Followed by notification of a claim, insured is expected to follow the following procedures.</p> <p>a. Insured shall not dispose / throwing away /selling / destroying any of damaged carcass/ dead body before inspection of loss by insurer/investigator been appointed.</p> <p>b. The insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to investigator / insurance company to establish their loss.</p> <p>c. The insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>d. Based on the investigation report, claim preferred by insured would be processed and concluded for settlement. Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents.</p> <p>Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)</p> <p>a) Claim form with Vet certificate showing market value</p> <p>b) Statement of concerned persons</p> <p>c) Postmortem Report by certified Veterinary Doctor</p>	
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CATTLE INSURANCE POLICY

- d) Intact Ear tag/Microchip duly verified by sensor/meter
 - e) Photograph of the Dead Animal with Ear tag.
 - f) Death certificate obtained from the panel or Government veterinarian on the prescribed format.
- Note: Insured can be asked to share any other details as per requirement.

- **Escalation Matrix**

- Level 1 - contactclaims@universalsompo.com
- Level 2 - grievance@universalsompo.com
- Level 3 - gro@universalsompo.com

Basic documents to be submitted in the event of PTD Claims:

- a) A certificate from Panel/Government veterinarian to be obtained and submitted to the company.
- b) The animal must be kept safely for the inspection by the company officials if required.

The admissibility of the claim would be considered after two months from the date of PTD certificate issued by the veterinarian.
- c) The company's liability for PTD shall be limited to as under:
 - a) In case of draught animals, 70% of the sum insured.
 - b) In case of milch animals ,50% of the sum insured.
 - c) For all other animals not mentioned under a & b above, 75% of the sum insured.

CATTLE INSURANCE POLICY

13	<p>Grievance Redressal and Policyholders Protection</p>	<p>Grievances</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>➤ Step 1</p> <p>a. Contact Us 1-800-224030/1-800-2004030</p> <p>b. E-mail Address: Contactus@universalsompo.com</p> <p>c. Write to us Customer Service Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>d. Senior Citizen Number: 1800 267 4030</p> <p>➤ Step 2</p> <p>If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id. Email Us- grievance@universalsompo.com Drop in Your concern Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO) Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> • We will acknowledge receipt of your concern immediately • Within 2 weeks of receiving your grievance, we will respond to you with the best solution. • We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response <p>➤ Step 3:</p> <p>In case, You are not satisfied with the decision/resolution of the above office or have not</p>	C.13 Grievances
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CATTLE INSURANCE POLICY

		<p>received any response within 15 working days, You may write or email to: Chief Grievance Redressal Officer Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road,Airoli, Navi Mumbai, Maharashtra - 400708 Email : gro@universalsompo.com</p> <p>For updated details of grievance officer, kindly refer the link https://www.universalsompo.com/resource-grievance-redressal</p> <p>➤ Step 4.</p> <p>Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.gicouncil.in/, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: https://www.cioins.co.in/Ombudsman</p> <p>Note: Grievance may also be lodged at IRDAI https://bimabharosa.irdai.gov.in/</p> <p><u>Below are the contact details:</u></p>	
	Office Details	Jurisdiction of Office Union Territory, District)	

CATTLE INSURANCE POLICY

		<p>AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p>	<p>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>		
		<p>BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	<p>Karnataka</p>		
		<p>BHOPAL Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>		
		<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email:</p>	<p>Odisha</p>		

CATTLE INSURANCE POLICY

		bimalokpal.bhubaneswar@cioins.co.in		
		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 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	
		CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).	
		DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh	
		GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road,	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh,	

CATTLE INSURANCE POLICY

	<p>Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins .co.in</p>	<p>Nagaland and Tripura.</p>	
	<p>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 – 23312122 Email: bimalokpal.hyderabad@cioi ns.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>	
	<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioins.co .in</p>	<p>Rajasthan</p>	
	<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioi ns.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>	

CATTLE INSURANCE POLICY

		<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>		
		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>		

CATTLE INSURANCE POLICY

		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>		
		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>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, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>		
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068</p>	<p>Bihar, Jharkhand.</p>		

CATTLE INSURANCE POLICY

		<p>Email: bimalokpal.patna@cioins.co.in</p>		
		<p>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.: 020-24471175 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	
<p>14</p>	<p>Obligations of prospective Policyholder / Customer</p>	<p>1. Reasonable care You must take all reasonable steps to protect the property insured, prevent damage or accidents and maintain the animal insured in a sound and healthy condition, and in the event of an illness or accident shall take the following steps:</p> <p>a) Immediately give notice to the company in writing b) Immediately obtain the services of a qualified Veterinary Surgeon and cause the animal to be treated</p> <p>2. Alteration of Risk The cover afforded under this policy shall be suspended and no payment shall be made hereunder if:</p> <p>(a) You carry on any business at the insured premises other than the business stated in the proposal. (b) There is any material change in the facts and matters stated in the proposal. (c) The ownership of the insured cattle passes from you to any other person or entity otherwise than</p>	<p>C. General Conditions</p>	

CATTLE INSURANCE POLICY

by the operation of the law of succession as applicable.

3. Loss of Tag:

In the event of loss of tag during the currency of the policy due to any reason, an immediate intimation must be given to the company and retagging of the animal must be got done immediately.

The policy shall be void and all premiums paid there-on shall be forfeited to the company in the event of fraud by the policy holder

Disclosure of other material information during the policy period

Material information for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk

Non- disclosure of material information may affect the claim settlement

Broadly any claim shall be denied subject to following parameters.

- 1.Premium - Whether the premium has been paid on or before Risk Start Date
- 2.Period – Whether the insurance is in force as on date of loss.
- 3.Peril – Whether the cause of loss is covered.
- 4.Property- Whether the property said to be affected is insured.
- 5.Place - Whether the location is covered under the policy,
- 6.Person - Whether the claimant has insurable interest

Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations.

Declaration by the Policyholder.

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

CATTLE INSURANCE POLICY

Place:

Date: _____ (Signature of the Policyholder)

Note:

- i. **Website:** www.universalsompo.com
- ii. For Product related documents including Customer Information Sheet, kindly refer to the below link: <https://www.universalsompo.com/resources-downloads>
- iii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.