

## **Brackish Water Prawn Insurance Policy (Commercial) Extensions And Clauses**

### **1. Coverage for Bunds/Sluice Gates**

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, We shall indemnify You for any loss or damage to bunds/sluice gates arising out of natural perils as mentioned in ‘What We Cover ‘ in the Policy subject to a maximum of 80% of Sum Insured or market value whichever is less. However, any loss or damage to the bunds/sluice gates due to natural erosion out of normal wave action of water in the brackish water is not indemnifiable under this extension ”

### **2. Coverage for specified diseases ,other Viral form of epidemics and /or Parasitical attacks**

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, We shall indemnify You for death of the prawns due to Shell disease, Vibriosis, Aeromonas and other form of epidemics and/or Parasitical attacks consequent upon which Sr No. (c) as mentioned in “What We Exclude” in the Policy stands deleted.

The above referred diseases are defined as under:

**Shell disease:** A bacterial disease in origin and is manifested by black spots on the shells of prawns.

**Vibriosis:** This is a bacterial disease which causes black or brown cuticular lesion ,muscle opacity and black lymphoid organ melanisation of appendage tips in the affected prawns.

**Aeromonas:** This disease is bacterial in origin which results in small pinpoint hemorrhages at the base of the fins or skin and distended abdomens in the infected prawns.”