

FISHERIES INSURANCE (COMMERCIAL) **SALES LITERATURE**

This product is designed to cater to the need of those engaged in Inland Fresh Water Fish farming covering fish of Rohu, Katla, Mrigal, Common carp, Silver carp and any other recognized breed.

This Policy shall provide indemnity for death of fishes 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/slucice gates etc. against the natural perils mentioned above and also loss due to diseases like Vibriosis, Aeromonas and other Viral form epidemics and/or Parasitical attacks on payment of additional premium.

This Policy does not cover loss/damage to fishes 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.
- (h) 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.
- (i) 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, for any other query please call at our toll free no. or email us at contactus@universalsompo.com

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