

## POULTRY 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	Poultry Insurance Policy	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0001V01200910	Not applicable
3	Structure	<ul style="list-style-type: none"> <li>• <b>Indemnity</b></li> </ul>	
4	Interests Insured	<p>The policy covers the <b>Poultry</b> which is proposed for insurance</p> <p style="text-align: center;">&lt;&lt; Description of Birds/Poultry &gt;&gt;</p>	Section: Definition point no. 9
5	Sum Insured	<ul style="list-style-type: none"> <li>• Sum Insured - &lt;&lt;Total Sum Insured as opted &gt;&gt;</li> </ul>	Section: Definition point no. 12
6	Policy Coverage	<p>Policy provides indemnity against the death of the birds caused by one or more of the following events:</p> <p>(a) Accident inclusive of Fire, Lightning, Flood, Inundation, Storm, Hurricane, Earthquake, Cyclone, Tornado, Tempest and Famine</p> <p>(b) Diseases contracted or occurring during the period of this Policy</p> <p>(c) Riot &amp; Strike, Civil Commotion</p> <p>Subject to the company's liability is restricted to 80% of the value of the birds at the time of death</p>	Section: <b>COVERAGE</b> What we cover

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7	Add-on Cover	NIL	Not applicable
8	Loss Participation	Excess – As opted in the policy schedule	Section: Definition point no. 8
9	Exclusions	<p>The Company shall not pay for the loss/damage attributable to:</p> <ul style="list-style-type: none"> <li>(a) Malicious/willful injury, neglect</li> <li>(b) Whilst in transit by any mode of transport</li> <li>(c) Improper management (including overcrowding)</li> <li>(d) Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals/birds.</li> <li>(e) Theft and clandestine sale of birds</li> <li>(f) Intentional slaughter of the birds except in cases where destruction is necessary to terminate incurable suffering on humane consideration and to protect remaining healthy flock to reduce additional losses on the basis of certificate issued by qualified veterinary surgeon or in cases where destruction is resorted to by order of lawfully constituted authority under intimation to Us.</li> <li>(g) Consequential loss howsoever caused</li> <li>(h) Permanent total or partial disablement of birds of any degree/nature</li> <li>(i) loss of production</li> <li>(j) Marek's disease, Ranikhet disease, Fowl Pox and Infections Bronchitis. These diseases are covered by the Policy only if the necessary veterinary certificate to that effect is supplied to Us. Coccidiosis and other diseases are covered only if preventive and curative measures are taken from time to time. The farm should be closed for 2 months if epidemic disease occurs.</li> <li>(k) Malnutrition/shortage of water, death due to starvation because of non supply of feed to farm due to any reason whatsoever.</li> <li>(l) Loss due to huddling and/or pilling of birds</li> <li>(m) Avian Leucosis Complex (A.L.C.)</li> <li>(n) 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</li> </ul>	Section: <b>COVERAGE</b> What we exclude

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		<p>consequences thereof or attempt thereat.</p> <p>(o) Any accidental loss destruction damage or legal liability directly or indirectly caused or contributed to by or arising from nuclear weapons.</p> <p>(p) Samonellosis covered subject to submission of clean certificate from competent Government Authority immediately after testing.</p>	
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><b>Sample Calculation</b></p> <p>A = Market value as per claim form e.g.: ₹2000/-</p> <p>B =Market value as per Postmortem report. e.g.: ₹1900/-</p> <p>C = Market value as per policy e.g.: ₹1800/-</p> <p><b>Settlement calculation</b></p> <p>Death = Lowest market value among A,B,C = (2000, 1900, 1800) = ₹1800/-</p> <p>PTD = 50% of the lowest market value among A, B, C subject to waiting period of 3 month from observed PTD by certified veterinary doctor. = (2000, 1900, 1800) = ₹1800/2 = ₹900/-</p>	Section: COVERAGE
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• <b>Toll Free Numbers:</b> 1800 200 4030 / 1800 22 4030</li> <li>• <b>Website</b> - <a href="http://www.universalsompo.com">www.universalsompo.com</a></li> <li>• <b>Email</b> - <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a>; <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a></li> </ul> <p><b>Claim Procedure</b></p> <ul style="list-style-type: none"> <li>• <b>Claim Intimation</b></li> </ul>	Claim Procedure

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In the event of any circumstances likely to give rise to a claim insured must follow the following.

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.

b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.

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>.

d) While notifying your claim, please share your

1) policy number under which you prefer to lodge your claim,

2) date of loss,

3) place of loss,

4) cause of loss

5) estimate of your loss.

6) Details of contact person with mobile no. and e- mail ID.

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.

f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.

**Followed by notification of a claim, insured is expected to follow the following procedures.**

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- |  |  |   |  |
|--|--|---|--|
|  |  | <p>a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.</p> <p>b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.</p> <p>c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.</p> <p>d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.</p> <p>f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.</p> <p>g) 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. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".</p> |  |
|--|--|---|--|

**Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)**

1. Claim form with Vet certificate showing market value
2. Statement of concerned persons
3. PM Report sound by the Veterinary Doctor
4. Purchase invoice

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		<p>5. Daily Stock register 6. Mortality register 7. Vaccination register</p> <ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)</b> <ul style="list-style-type: none"> <li>➤ The Surveyor shall be appointed within 24 hours from the intimation.</li> <li>➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.</li> <li>➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted.</li> <li>➤ The Insurance Company to obtain survey report within 15 days from the date of appointment.</li> <li>➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.</li> </ul> </li> <li>• <b>Escalation Matrix</b>  Level 1 - <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a> Level 2 - <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a> Level 3 - <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></li> </ul>	
13	Grievance Redressal and Policyholders Protection	<p><b>Grievances</b> 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> <ul style="list-style-type: none"> <li>➤ <b>Step 1</b> <ul style="list-style-type: none"> <li>a. <b>Contact Us</b> 1-800-224030/1-800-2004030</li> <li>b. <b>E-mail Address:</b> <a href="mailto:Contactus@universalsompo.com">Contactus@universalsompo.com</a></li> <li>c. <b>Write to us Customer Service Universal Sampo General Insurance Company Limited</b> Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</li> </ul> </li> </ul>	Grievance Redressal Procedure

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d. **Senior Citizen Number:** 1800 267 4030

➤ **Step 2**

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](mailto: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

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- 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

➤ **Step 3:**

In case, You are not satisfied with the decision/resolution of the above office or have not 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](mailto:gro@universalsompo.com)

For updated details of grievance officer, kindly refer the link

<https://www.universalsompo.com/resource-grievance-redressal>

➤ **Step 4.**

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		<p><b>Bima Bharosa Portal link :</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><b>Insurance Ombudsman</b>          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 <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="https://www.gicouncil.in/">https://www.gicouncil.in/</a>, the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p> <p><b>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:</b>  <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p> <p><b>Note: Grievance may also be lodged at IRDAI</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><u>Below are the contact details:</u></p>							
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Office Details</th> <th style="width: 40%;">Jurisdiction of Office Union Territory, District)</th> </tr> </thead> <tbody> <tr> <td>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</td> <td>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</td> </tr> <tr> <td>BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19</td> <td>Karnataka</td> </tr> </tbody> </table>	Office Details	Jurisdiction of Office Union Territory, District)	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	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19	Karnataka	
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	<p>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><b>BHOPAL</b>          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>	Madhya Pradesh Chattisgarh.		
	<p><b>BHUBANESHWAR</b>          Office of the Insurance Ombudsman,          62, Forest park, Bhubaneswar – 751 009.          Tel.: 0674 - 2596461 /2596455          Fax: 0674 - 2596429          Email: bimalokpal.bhubaneswar@cioins.co.in</p>	Odisha		
	<p><b>CHANDIGARH</b>          Office of the Insurance Ombudsman,          S.C.O. No. 101, 102 &amp; 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017          Tel.: 0172 - 4646394 / 2706468          Email: bimalokpal.chandigarh@cioins.co.in</p>	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.		

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		<p><b>CHENNAI</b> 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</p>	<p>Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).</p>		
		<p><b>DELHI</b> 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</p>	<p>Delhi &amp; Following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh</p>		
		<p><b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>		
		<p><b>HYDERABAD</b> 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.</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>		

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		<p>Tel.: 040 – 23312122          Email:          bimalokpal.hyderabad@cioins.co.in</p>		
		<p><b>JAIPUR</b>          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>	Rajasthan	
		<p><b>ERNAKULAM</b>          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@cioins.co.in</p>	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry	
		<p><b>KOLKATA</b>          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>	West Bengal, Sikkim, Andaman & Nicobar Islands.	

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		<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>		
		<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 &amp; Thane.</p>		

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		<p>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</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 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</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,</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>		

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		Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co. in		
<b>14</b>	Obligations of prospective Policyholder / Customer	<p><b>1. Notice</b> Every notice and communication to Us required by or in respect of this Policy shall be in writing.</p> <p><b>2. Reasonable care</b> You shall all time exercise reasonable care and prudence in the selection of the employees to manage and run the farm.</p> <p><b>2. Inspection</b> You shall permit Our authorized representative at all times to inspect the birds hereby insured and Your premises , and shall also furnish any information which We may require and shall comply with all the regulations and directions from time to time made and given by Us.</p> <p><b>3. Chance of Hazard</b> Before each renewal of the insurance, You shall give written notice to Us of disease, injury, illness or physical defect with which the birds had been born or are infected.</p> <p><b>4. Maintenance</b> You should have proper and adequate veterinary facilities and You must ensure good housekeeping of the farm. Birds should be purchased only from approved standard hatcheries. Proper records of daily stock position, feed consumption and egg production must be maintained by You. Debeaking should be carried out only by properly trained person. Periodical deworming should be carried out and the records for that should be maintained by</p>		General Conditions

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You. The Veterinary Surgeon's certificate should also be submitted in the prescribed form for the birds added during the currency of the Policy.

### **5. Observation**

Due observation and fulfillment of the terms and conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to any liability being entertained by Us/ to make any payment under this Policy.

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.

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Declaration by the Policyholder.

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

Place:

Date: \_\_\_\_\_ (Signature of the Policyholder)

**Note:**

- i. **Website:** [www.universalsompo.com](http://www.universalsompo.com)
- ii. **In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.**