

POULTRY INSURANCE POLICY
SALES LITERATURE

Animal and Poultry rearing still remains a vital source of bread and butter for many people in India and this product is designed to cater the needs of people who are solely dependent on Poultry farm for their earnings.

This Policy shall provide indemnity for death of birds due to accident (including Fire, Flood, and Cyclone. Strike, Riot and Civil Commotion) or diseases contracted or occurring during the period of insurance.

The Scheme is applicable to Poultry farms consisting of minimum number of birds as follows:

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| (i) Under Bank finance (for all types of birds) | |
| IRDP | 100 Nos. (or as per IRDP Norms) |
| Non-IRDP | 500Nos. |
| (ii) General: | |
| (a) Broilers | 100 per batch |
| (b) Layers | 500 per batch |
| (c) Hatchery | 2000 birds per batch |

SALIENT EXCLUSIONS

- (a) Malicious/wilful injury, neglect
- (b) Transit by any mode of transport
- (c) Improper management (including overcrowding)
- (d) Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals
- (e) Theft and clandestine sale of birds
- (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 Insurance Company.
- (g) Consequential loss howsoever caused
- (h) Permanent total or partial disablement of any nature
- (i) Loss of production
- (j) Marek's disease, Ranikhet disease, Fowl Pox ,Bronchitis. These diseases are covered by the Policy if the necessary veterinary certificate to the effect is supplied to the company. Coccidiosis and other diseases are covered only if preventive and curative measures are taken from time to time.

(k) Malnutrition/shortage of water, death due to starvation because of non supply of feed to farm due to any reason whatsoever.

(l) Loss due to huddling and/or pilling of birds

(m) Avian Leucosis Complex (A.L.C.)

(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 consequences thereof or attempt thereat.

(o) any accidental loss destruction damage or legal liability directly or indirectly caused or contributed to by or arising from nuclear weapons.

(p) Salmonellosis covered subject to submission of clean certificate from competent Government Authority immediately after testing.

AGE/PREMIUM/SUM INSURED – Brief summary of Sum Insured and rating pattern is as below.

Types of birds	Age Group	Premium		Maximum Sum Insured (Peak Value) per Bird	
		IRDP or similar schemes	Others	IRDP or similar schemes	Others
(a) Layers	1 day to 20 weeks	N.A.	3.20% on peak value	Rs 25/-	Rs. 75/-
	21 weeks to 72 weeks	N.A.	3.50% on peak value		
b) Broilers	1 day to 72 weeks	Re. 0.80 per bird (Net) per annum	5.50% on peak value	Rs. 15/-	Rs.45/-
	1 day to 8 weeks 1 day to 6 weeks	Re. 0.25 per bird per batch (Net) or Re. 1.00 per bird per annum (N.A.)	1.50% on peak value per batch or 6% Annual 1.20% per batch or 4.80% Annual		
(c) Hatchery birds (parent stock)	1 day to 72 weeks	N.A.	5 % on peak value	N.A.	Negotiable with documentary

					evidence
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Note:

1. The premium will be charged on peak value of bird in each of the above categories.
2. Minimum value for hatchery bird should be Rs. 150/-

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