

# AQUA CULTURE (SHRIMP/PRAWN) INSURANCE



**UNITED INDIA INSURANCE COMPANY LIMITED**  
CIN: U93090TN1938GOI000108

## CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Aqua Culture insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	<b>Product Name</b>	<b>AQUA CULTURE INSURANCE</b>	NA
2	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	IRDAN545RP0004V01199900	NA
3	<b>Structure</b>	Indemnity Policy	
4	<b>Interests insured</b>	Aqua culture farms of different varieties of Shrimps/Prawns insured up to the Input cost as agreed.	
5	<b>Sum Insured / Scope</b>	Input cost as agreed. Month-wise Input cost as per policy will be the basis of claim settlement.	
6	<b>Policy Coverage (What the policy covers)</b>	<p>The Company covers total loss of shrimp/prawns due to:</p> <p><b>Basic Cover</b></p> <ul style="list-style-type: none"> <li>• Summer Kill.</li> <li>• Pollution (from External source only).</li> <li>• Accidental poisoning.</li> <li>• Riot &amp; Strike.</li> <li>• Malicious acts of Third Parties.</li> <li>• Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, Flood, Inundation, Volcanic eruption and/or other convulsions of nature.</li> <li>• Earthquake.</li> <li>• Aircraft &amp; other aerial devices or articles dropped therefrom,</li> <li>• impact damage due to road vehicles</li> <li>• Explosion / Implosion.</li> <li>• Terrorism.</li> </ul> <p><b>Comprehensive Cover</b></p> <p>Covering all perils as enlisted in basic cover and death due to disease excepting diseases caused by bad management and/or which are due to nutritional deficiencies.</p>	Operative Clause Section - I, II & III

7	<b>Add-on-Cover</b>	Additional coverage of losses due to named diseases covered on optional basis on extra premium.	
8	<b>Loss Participation</b>	Only losses exceeding 80% of the pond's population are covered. Claims will be settled at 80% of the assessed loss, with 20% borne by the insured. Partial losses aren't covered.	Condition - 11
9	<b>Exclusions (What the policy does not covers)</b>	<p>The Company shall not be liable in respect of loss/death of subject matter due to or arising from or through:</p> <ul style="list-style-type: none"> <li>a) Malicious acts, negligence, or omissions by the insured or associates</li> <li>b) Improper &amp; Incompetent management and rough handling.</li> <li>c) Partial loss of any kind.</li> <li>d) Theft, burglary, poaching and infidelity.</li> <li>e) Natural mortality of the subject matter.</li> <li>f) Undergrowth and cannibalism.</li> <li>g) Predators, competitors, weed fish and dangerous insects.</li> <li>h) Physical and / or chemical status, pH factor, salinity of soil and water, unless associated with climatic changes.</li> <li>i) Asphyxia.</li> <li>j) Clandestine sale or missing of Shrimp / Prawns.</li> <li>k) Loss of production and loss of profits.</li> <li>l) Consequential loss of any nature.</li> <li>m) Transit by any means.</li> <li>n) War, invasion, civil unrest.</li> <li>o) Nuclear-related issues</li> <li>p) Diseases namely Black Gill, Soft-Shell, Muscle Necrosis, Crumbled Tails, Fouling Organisms such as Zoothanium Sp., Epistylis Sp. <b>Unless specifically included on payment of an additional premium</b></li> <li>q) Losses due to or resulting from Plankton Blooms</li> <li>r) Flood and inundation due to the action of normal tides</li> </ul>	Exclusions a) to q)
10	<b>Special Conditions and Warranties (if any)</b>	<p>The insured must:</p> <ul style="list-style-type: none"> <li>a) Provide efficient attention/service.</li> <li>b) Perform timely liming, manuring, dewatering, desilting, excavations, and maintain records.</li> <li>c) Maintain strong, sufficient bunds.</li> <li>d) Regulate water movements with proper inlets, outlets, and sluices.</li> </ul>	Conditions – 6 (Farm Maintenance)

		<p>e) Regularly analyze water.</p> <p>f) Follow proper work schedules.</p> <p>g) Ensure proper and safe stocking.</p> <p>h) Eradicate diseases promptly and remove dead prawns.</p> <p>i) Screen or close escape routes for prawns.</p> <p>j) Maintain detailed records of stocking, feeding, disease, and expenditures.</p> <p>k) Ensure 24-hour watch and ward presence or take measures to protect ponds from outsiders.</p> <ul style="list-style-type: none"> <li>• Keep records of prawn stages, types, survival rate, body weight, and yield every 4.5 months.</li> <li>• Maintain detailed records of water quality (pH, temperature, salinity, turbidity, oxygen, ammonia) and pond soil management (ammonia, nitrite, hydrogen sulfide).</li> <li>• Document feed usage and keep purchase bills, providing them to the Company on demand every fortnight.</li> </ul> <p><b><u>WARRANTIES</u></b></p> <ol style="list-style-type: none"> <li>1) Prepare ponds as recommended.</li> <li>2) Use high-quality seeds from reputable hatcheries.</li> <li>3) Select high-quality feed from trusted firms.</li> <li>4) Rear seeds in nursery ponds for 30-45 days before stocking.</li> <li>5) Maintain appropriate stocking densities.</li> <li>6) Have a reservoir for 10% of the farm area.</li> <li>7) Ensure at least a 45-day inter-crop period.</li> <li>8) Install an effluent treatment system.</li> <li>9) Harvest early if there's a disease threat, with expert advice.</li> <li>10) Follow official farming guidelines.</li> </ol>	<p>Conditions – 8 (Maintenance of records)</p> <p>WARRANTIES – 1 to 10</p>
11	<b>Admissibility of Claim</b>	<ul style="list-style-type: none"> <li>✚ The Insured must notify the Company within 12 hours of any event that may lead to a claim.</li> <li>✚ A completed claim form, death certificate certified by authorities, and a meteorological report (if applicable) must be submitted within 14 days.</li> <li>✚ All dead prawns should be presented to the Company's representative before disposal.</li> </ul>	<p>Conditions – 12 (Claim Procedure)</p>
12	<b>Policy Servicing – Claim Intimation and Processing</b>	<p>Policy issuing office details as mentioned in Policy Schedule</p>	<p>Policy Schedule</p>

13	<b>Grievance Redressal and Policyholders' Protection</b>	<p>In case of any grievance, you may contact UIIC through</p> <p>a. Website: <a href="http://www.uiic.co.in">www.uiic.co.in</a></p> <p>b. Toll Free Number: 1800 425 333 33</p> <p>c. E-Mail: <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></p> <p>You may also approach the grievance cell at any of our branches with details of the grievance. Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (<a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a>) OR approach the Office of the Insurance Ombudsman in your respective Area/Region or lodge a complaint in Bima Bharosa Portal</p>	NA
14	<b>Obligations of the Policyholder</b>	<p>To disclose all Information correctly sought by the insurer at the time of filling the proposal form.</p> <p>Non-disclosure of material information may affect the claim.</p>	

**Note:** In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.

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

Place:

Date:

Signature of the Policyholder.