

# BLOOD STOCK (RACE HORSE) INSURANCE




UNITED INDIA INSURANCE COMPANY LIMITED  
CIN: U93090TN1938GOI000108

## CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about **Blood Stock (Race Horse) Insurance**. Please refer to the policy wordings for detailed terms and conditions

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	<b>Product Name</b>	BLOOD STOCK (RACE HORSE) INSURANCE	NA
2	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	IRDAN545RP0277V01200708	NA
3	<b>Structure</b>	Indemnity Policy	NA
4	<b>Interests insured</b>	Racing And Breeding Horses	
5	<b>Sum Insured / Scope</b>	Market Value of Animal (The valuation of the animal depending upon age, general ability Racing And Breeding , etc. to be certified by a Veterinary Surgeon.)	
6	<b>Policy Coverage (What the policy covers)</b>	Death Due to Accident and/or diseases	Operative clause
7	<b>Add-on-Cover</b>	Nil	
8	<b>Loss Participation</b>	Nil	
9	<b>Exclusions (What the policy does not covers)</b>	1) Slaughter/mercy killing unless: a) The underwriters have agreed to it, or b) A qualified Veterinary Surgeon certifies that the animal's suffering is incurable and requires immediate humane destruction. In both cases, the underwriters must be given the opportunity to conduct a post-mortem and autopsy if desired. 2) Death caused by: a) Surgical operations unless done by a qualified Veterinary Surgeon due to accident, disease, or illness to save the animal. b) Medication unless administered by a qualified Veterinary Surgeon for preventive or necessary treatment due to accident, disease, or illness. c) Poison.	EXCEPTIONS - 1 to 10

		<p>d) Malicious or wilful injury</p> <p>e) i) Ionizing radiation or contamination from nuclear fuel.</p> <p>ii) Radioactive, toxic, or explosive properties of any nuclear assembly or component.</p> <p>3) Unfitness or incapacity of the animal for which the animal is kept or employed or loss of use</p> <p>4) Accidents, illness, or disease occurring outside India.</p> <p>5) Overloading, unskillful treatment, wilful neglect, wilful poisoning, firing.</p> <p>6) Transport except land transport for flat racers and gelding with proper care and supervision</p> <p>7) Use of the animal for purposes not stated in the Schedule without written consent, although flat racers can also be used for breeding.</p> <p>8) a) Loss due to death from Equine Infectious Anaemia (EIA). However, coverage is provided if a negative Coggins certificate is submitted.</p> <p>b) Loss from death or depreciation due to osteoporosis or kumrie, if contracted before death from another cause.</p> <p>9) a) Losses related to nuclear incidents or</p> <p>b) Any legal liabilities.</p> <p>10) Consequences of war, riots, or civil unrest.</p>	
10	<b>Special Conditions and Warranties (if any)</b>	<ul style="list-style-type: none"> <li>➤ All insured animals must be sound, healthy, and injury-free at the Commencement of coverage.</li> <li>➤ Animals cannot be permanently moved or used for purposes not specified in the policy without written consent, except flat racers used for breeding.</li> <li>➤ The policy becomes void if any insured animal undergoes inoculation, casting, or surgery without the Insurance company's consent.</li> <li>➤ The policy is void in cases of misrepresentation, non-disclosure, or fraudulent claims.</li> </ul>	<p>Conditions – 3 a)</p> <p>Conditions – 3 b)</p> <p>Conditions – 3 c)</p> <p>Conditions - 4</p>
11	<b>Admissibility of Claim</b>	<p><b>Upon the death of any insured animal, the Insured must:</b></p> <p> Promptly notify the insurer of any animal health issues. Ensure adequate treatment and provide reports whenever required. Take</p>	<p>Conditions - 2</p>

		<p>precautions to Prevent loss and follow company's or its Veterinary Surgeons instructions.</p> <ul style="list-style-type: none"> <li>✚ Notify the Company immediately (within 12 hours) and allow inspection of the carcass before expiration of 24 hours of such notice.</li> <li>✚ The insured must arrange a post-mortem examination at his own cost.</li> <li>✚ The insured must provide proof of the animal's death and market value, along with Veterinary Certificates, within 21 days.</li> <li>✚ The insured shall dispose of the carcass, and the amount shall belong to the Company.</li> <li>✚ If the Insurance company disclaims liability, the insured must respond within sixty days; otherwise, the claim is considered abandoned.</li> </ul>	<p>Conditions – 3 d)</p> <p>Conditions – 3 e)</p> <p>Conditions – 3 f)</p> <p>Conditions – 9</p>
12	<b>Policy Servicing – Claim Intimation and Processing</b>	Policy issuing office details as mentioned in Policy Schedule	Policy Schedule
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.