

# CALF INSURANCE (LIVESTOCK INSURANCE)



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

## CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Calf Insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	CALF INSURANCE	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0007V01199900	NA
3	Structure	Indemnity Policy	NA
4	Interests insured	Calf / Claves	
5	Sum Insured / Scope	Market Value of the animal.	
6	Policy Coverage	Death Due to Accident and Disease	Operative clause
7	Add-on-Cover	Permanent total disability	
8	Loss Participation	<p>The company's liability is restricted to:</p> <ul style="list-style-type: none"> <li><b>In case of non-pregnant or four months less of pregnant or non-milk producing animals:</b> 50% of the sum insured or market value (whichever is less).</li> </ul> <p>and</p> <p><b>In other cases:</b> Sum insured or market value (whichever is less).</p> <ul style="list-style-type: none"> <li><b>Liability for permanent total disability:</b> 50% to 70% of the sum insured or market value (whichever is less) at the time of loss.</li> </ul>	<p>Operative clause</p> <p>Exception no - 7</p>
9	Exclusions	<ol style="list-style-type: none"> <li>Malicious or wilful injury or neglect, Improper use of the animal (outside of the stated purpose) without the consent of the Company in writing.</li> <li>Pre-existing diseases or those contracted within 15 days of coverage.</li> <li>Intentional slaughter, except for incurable suffering (on the basis of certificate issued by a qualified Veterinary Surgeon) or legal reasons.</li> <li>Transport by air and/or sea.</li> </ol>	Exceptions – 1 to 10

		<p>5. Pleuropneumonia in respect of Cattle in Lakhimpur and Sibsagar Districts of Assam.</p> <p>6. Theft or clandestine sale of the Insured animal.</p> <p>7. Permanent total disability (unless covered with additional premium).</p> <p>8. War, civil unrest, or related acts.</p> <p>9. Injuries or damage caused by nuclear weapons or materials.</p> <p>10. Consequential loss or legal liability any kind description.</p>	
10	<b>Special Conditions and Warranties (if any)</b>	<ul style="list-style-type: none"> <li>➤ Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment.</li> <li>➤ The Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal.</li> <li>➤ Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured.</li> <li>➤ In case of illness or accident, the Insured must promptly seek a qualified Veterinary Surgeon at his own expense to ensure proper treatment of the animal(s).</li> <li>➤ In the event of loss of ear tag/s, it is the responsibility of the insured to give immediate notice to the Company and get the animal retagged.</li> </ul>	<p>Condition - 2</p> <p>Condition - 4</p> <p>Condition - 5</p> <p>Condition - 7</p>
11	<b>Admissibility of Claim</b>	<p><b>Upon the death of any insured animal, the Insured must:</b></p> <ul style="list-style-type: none"> <li>✚ Notify the Company immediately and allow inspection of the carcass before expiration of 24 hours of such notice.</li> <li>✚ Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value.</li> <li>✚ The ear-tag should be surrendered along with the above Certificates as otherwise no claim shall be payable.</li> </ul>	Condition – 8
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>	NA

		<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>	
<b>14</b>	<b>Obligations of the Policyholder</b>	<p>To disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy.</p> <p>Non-disclosure may affect the claim settlement.</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.