

# CALF/HEIFER 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/HEIFER INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0007V01199900	
3	Structure	Indemnity Policy	
4	Interests insured	Calf / Claves	
5	Sum Insured / Scope	Market Value of the animal	
6	Policy Coverage (What the policy covers)	Death Due to Accident and Disease	I. A
7	Add-on-Cover	<i>Permanent total disability</i>	
8	Loss Participation	The company's liability is restricted to: <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). and</li> <li><b>In other cases:</b> Sum insured or market value (whichever is less).</li> <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>	I. A  II. 7
9	Exclusions (What the policy does not covers)	<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> <li>Pleuropneumonia in respect of Cattle in Lakhimpur and Sibsagar Districts of Assam.</li> <li>Theft or clandestine sale of the Insured animal.</li> <li>Permanent total disability (unless covered with additional premium).</li> <li>War, civil unrest, or related acts.</li> <li>Injuries or damage caused by nuclear weapons or materials.</li> <li>Consequential loss or legal liability any kind description.</li> </ol>	II. 1 II. 2 II. 3 II. 4 II. 5 II. 6 II. 7 II. 8 II. 9 II. 10
10	Special Conditions and Warranties (if any)	<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> </ul>	III. 2

		<ul style="list-style-type: none"> <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>III. 4</p> <p>III. 5</p> <p>III. 7</p> <p>III. 12</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>	III. 8								
12	<b>Policy Servicing – Claim Intimation and Processing</b>	<p>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</p> <table border="1"> <thead> <tr> <th colspan="2">Turn Around Time (TAT) for claims settlement</th> </tr> </thead> <tbody> <tr> <td>Settlement Offer</td> <td>Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant.</td> </tr> <tr> <td>Claim Rejection</td> <td>Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents.</td> </tr> <tr> <td>Claim Payment</td> <td>Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.</td> </tr> </tbody> </table>	Turn Around Time (TAT) for claims settlement		Settlement Offer	Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant.	Claim Rejection	Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents.	Claim Payment	Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.	
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13	<b>Grievance Redressal and Policyholders' Protection</b>	<p>In case of any grievance, you may contact UIIC through</p> <ol style="list-style-type: none"> <li>Website: <a href="http://www.uiic.co.in">www.uiic.co.in</a></li> <li>Toll Free Number: 1800 425 333 33</li> <li>E-Mail: <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></li> </ol> <p>You may also approach the grievance cell at any of our branches with details of the grievance.</p> <p>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.</p>									
14	<b>Obligations of the Policyholder</b>	<ul style="list-style-type: none"> <li>To disclose all Information correctly sought by the insurer at the time of filling the proposal form.</li> <li>In case of any change /modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</li> <li>Non-disclosure of material information may affect the claim.</li> </ul>									

**Legal Disclaimer Note:** The information must be read in conjunction with the policy document. 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.