

CAMEL INSURANCE (LIVESTOCK INSURANCE)



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	CAMEL INSURANCE (LIVESTOCK INSURANCE)	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0008V01199900	NA
3	Structure	Indemnity Policy	NA
4	Interests insured	All male and female camels in India (<i>including camel subsidised under government schemes</i>) within the age group of 3 years to 12 years.	
5	Sum Insured / Scope	Market Value of Animal at the time of Insurance. (The valuation of the animal depending upon age, general ability to work, etc. to be certified by a Veterinary Surgeon.) The Sum Insured in respect of Scheme Animals shall be unit cost under Bank Finance	Special Conditions - 1
6	Policy Coverage (What the policy covers)	Death Due to Accident and/or diseases	Operative clause
7	Add-on-Cover	Permanent Total Disability	
8	Loss Participation	The company's liability is restricted as follows: 1) For Non-Scheme Animals : 80% of the Sum Insured or 80% of the Market Value at the time of death as certified by the Veterinary Surgeon, whichever is less 2) For Scheme Animals : 100% of the Sum Insured 3) for Permanent Total Disablement : 70% of the Sum Insured or 70% of the Market Value at the time of occurrence of disease or accident covered as certified by the Veterinary Surgeon - whichever is less.	Special Conditions - 4
9	Exclusions (What the policy does not covers)	1. Surgical operations other than those required due to accident or disease occurring during the period of cover or castration.	SPECIAL EXCLUSIONS - 1 to 13

		<ol style="list-style-type: none"> 2. Malicious or wilful injury or neglect, Improper use of the animal (outside of the stated purpose) without the consent of the Company in writing. 3. Pre-existing diseases or those contracted within 15 days of coverage. 4. Intentional slaughter, except for incurable suffering (on the basis of certificate issued by a qualified Veterinary Surgeon) or legal reasons. 5. Famine 6. Transport by air and/or sea. 7. Surra disease (unless the animal is vaccinated and a certificate is provided) 8. Theft or clandestine sale or missing of the Insured Animal. 9. Partial disability of any type, whether Permanent or Temporary. 10. Permanent total disability (unless covered with additional premium). 11. War, civil unrest, or related acts. 12. Injuries or damage caused by nuclear weapons or materials. 13. Consequential loss or legal liability of any kind or description. 	
10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> ➤ Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. ➤ The Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal. ➤ Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. ➤ 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). 	<p>Condition - 2</p> <p>Condition - 4</p> <p>Condition - 5</p> <p>Condition - 6</p>

11	Admissibility of Claim	<p>Upon the death of any insured animal, the Insured must:</p> <ul style="list-style-type: none"> ✚ Notify the Company immediately and allow inspection of the carcass before expiration of 24 hours of such notice. ✚ Submit a claim form within 14 days, including Veterinary Certificates and proof of the animal's identity and value. <p>For claims under SFDA / MFAL / IRDP/ ANTYODAYA animals, the death certificate may be given by any two of:</p> <ol style="list-style-type: none"> a) the Sarpanch of the village b) President or any other authorised Officer of the Cooperative Credit Society or Bank, c) Supervisor / Inspector of Banking / Credit Institution (other than Financing Bank). 	<p>Condition - 7</p> <p>Special Conditions - 3</p>
12	Policy Servicing – Claim Intimation and Processing	Policy issuing office details as mentioned in Policy Schedule	Policy Schedule
13	Grievance Redressal and Policyholders’ Protection	<p>In case of any grievance, you may contact UIIC through</p> <ol style="list-style-type: none"> a. Website: www.uiic.co.in b. Toll Free Number: 1800 425 333 33 c. E-Mail: customercare@uiic.co.in <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 (https://igms.irda.gov.in/) OR approach the Office of the Insurance Ombudsman in your respective Area/Region or lodge a complaint in Bima Bharosa Portal</p>	NA
14	Obligations of the Policyholder	<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.