

CATTLE INSURANCE (LIVESTOCK INSURANCE)



UNITED INDIA INSURANCE COMPANY LIMITED
CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	CATTLE INSURANCE	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0006V01199900	NA
3	Structure	Indemnity Policy	NA
4	Interests insured	This Policy covers the following whether indigenous, exotic or cross-bred a) Milch Cows and Buffaloes b) Calves / Heifers c) Stud Bulls d) Bullocks (Castrated Bulls) and Castrated Male Buffaloes	
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	The company's liability is restricted to: • In case of non-pregnant or four months less of pregnant or non-milk producing animals: 50% of the sum insured or market value (whichever is less). and In other cases: Sum insured or market value (whichever is less). • Liability for permanent total disability: 50% to 70% of the sum insured or market value (whichever is less) at the time of loss.	Operative clause Exception no - 7
9	Exclusions	1. Malicious or wilful injury or neglect, Improper use of the animal (outside of the stated purpose) without the consent of the Company in writing.	Exceptions – 1 to 10

		<ol style="list-style-type: none"> 2. Pre-existing diseases or those contracted within 15 days of coverage. 3. Intentional slaughter, except for incurable suffering (on the basis of certificate issued by a qualified Veterinary Surgeon) or legal reasons. 4. Transport by air and/or sea. 5. Pleuropneumonia in respect of Cattle in Lakhimpur and Sibsagar Districts of Assam. 6. Theft or clandestine sale of the Insured animal. 7. Permanent total disability (unless covered with additional premium). 8. War, civil unrest, or related acts. 9. Injuries or damage caused by nuclear weapons or materials. 10. Consequential loss or legal liability any kind 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). ➤ 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. 	<p>Condition - 2</p> <p>Condition - 4</p> <p>Condition - 5</p> <p>Condition - 7</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. 	Condition – 8

		✚ The ear-tag should be surrendered along with the above Certificates as otherwise no claim shall be payable.	
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> <p>a. Website: www.uiic.co.in</p> <p>b. Toll Free Number: 1800 425 333 33</p> <p>c. E-Mail: customercare@uiic.co.in</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 (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 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.