



**UNITED INDIA INSURANCE COMPANY LIMITED**  
**DUCK INSURANCE POLICY**

**PREAMBLE**

WHEREAS the Insured named in the Schedule hereto has made to the United India Insurance Company Limited (hereinafter called the "Company") a proposal and declaration, which shall be the basis of this contract and be deemed to be incorporated herein for the Insurance hereinafter contained and has paid the premium stated herein.

**I. OPERATIVE CLAUSE**

THE COMPANY HEREBY AGREES subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon that if the Birds hereinafter described be lost by DEATH resulting from ACCIDENT or DISEASE of the Bird at any time during the period of the Insurance stated herein or any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal or extension thereof, the Company will pay to the Insured 75% of the Value of the Duck as per the Valuation Table attached hereto at the time of happening of such loss of the bird so lost.

**II. SPECIAL CONDITIONS**

1. Birds from 6 months to 2 years only are covered.
2. A valuation table indicating value of Ducks over the ages and certified by a Veterinarian will constitute the Sum Insured under the Policy.
3. It is a requirement that all Ducks shall be covered for insurance without any selection and shall bear Leg band identification marks.
4. The place of migration of Ducks shall be intimated to the Company by the bank / insured.
5. The indemnity in the event of a claim is limited to 75% of the insured value of the Duck at the time of death as per the valuation submitted by the insured / Bank.
6. All the Ducks shall be subject to Veterinary examination at the time of insurance and a comprehensive Veterinary Certificate shall be supplied to the Company indicating the type, age, identification of the Ducks, details of vaccination, deworming and health of the Ducks besides the value of the Ducks at the time insurance. Fresh Veterinary Certificates may not be required in the case of renewal provided such renewal is effected before expiry of the Policy.
7. The Company may engage an independent Veterinary Surgeon or another Investigator in special circumstances.
8. In case of any under-insurance, the condition of average will apply.
9. The Insured's farm should have Veterinary facility either of their own or on consultancy basis.
10. Transfer of ownership / interest not allowed.
11. In the case of alarming death / out-break of epidemic nature, immediate notice within 12 hours should be given to the Company and all birds should be segregated and produced to the representative of the Company or to any person authorised by the Company for inspection.
12. During the out-break of epidemic / natural calamities in the farm, the Insured should arrange emergency sale of live birds in the presence of the representative of the Company in order to avert or minimise the loss. In case the Insured realises the value less than the Valuation Table agreed upon for the corresponding week, then the difference will be paid to the Insured in addition to the cost of dead birds as per the terms and conditions of the Policy.

**III. EXCEPTIONS**

1. Surgical operations other than those required due to accident or disease occurring during the period of cover.
2. Malicious / willful injury, neglect.
3. Famine
4. Transit by any mode of transport from foreign country to India or vice versa and transit by sea in India.
5. Culling.
6. Improper management (including overcrowding), neglect.
7. Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals.



8. Theft and clandestine sale or missing of Ducks .
9. Intentional slaughter of the Ducks except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinary surgeon or in cases where destruction is resorted to by order of lawfully constituted authority, under intimation given to the Company.
10. Death during or immediately following the act of vaccination.
11. Consequential loss however caused.
12. Permanent and partial disablement of any nature.
13. Loss of production.
14. a) Marek's disease, Ranikhet disease, Fowl Pox and infectious bronchitis. These diseases are covered by the policy if the birds are successfully inoculated against these diseases and the necessary veterinary certificates to that effect are supplied to the Company. Coccidiosis and other disease are covered only if preventive and curative measures are taken from time to time.  
b) Malnutrition  
c) Undergrowth  
d) Cannibalism  
e) Loss due to huddling and/or piling of birds.  
f) Avian leucosis complex (A.L.C.)
15. Salmonellosis covered subject to submission of clean certificate from competent Government Authorities immediately after testing.
16. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt thereat.
17. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
18. Subject to an excess of 5% of the total number of Ducks (flock) insured for each and every occurrence.
19. Duck VIRAL Hepatitis, Duck Plague, Omithosis, Duck influenza if:  
a) Vaccinations are done in proper time and  
b) Proper vaccination certificate/s are produced to that effect the risk is covered in case of above.
20. Disease such as Coli, Salmonellosis, Pastcurellosis, Erysipelas, Antipestifer Infection, Botulism, Aspergillois, Coccidiosis, Malnutrition etc., should be treated in proper time and preventive measures should be taken against these disease/s continuously.
21. Helminthiasis: If proper deworming is done and suitable Veterinary Certificate or that effect produced, the risk is covered.
22. Loss / death due to natural mortality, non-specified or un-known diseases or reasons.

**IV. CONDITIONS**

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the Office of the Company through which this Insurance is effected.
2. **MISDESCRIPTION:** This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
3. **CHANCE OF HAZARD:** Before each renewal of the insurance, the Insured shall give written notice to the Company of disease, injury, illness or physical defect with which the birds had been or are affected.
4. **REASONABLE CARE:** The Insured shall at all times exercise all reasonable care and diligence in the selection of employee and shall cause every Duck insured to have sufficient and proper balanced standard food, water and shelter and shall keep secure all fences, yards, sheds and cages and shall use and exercise every precaution and in every manner provide the same care and attention as if no insurance had been effected.

The Insured shall not introduce or permit to be introduced any disease or infected Duck among any insured stock or upon any part of his premises nor suffer the insured stock to mix with diseased or infected birds nor permit them to into tainted sheds, buildings or any other place where such affect Ducks have been. The Insured shall also cause any Duck attached with any disease to be completely separated or isolated from the remainder of his stock immediately upon the discovery of the attack and shall take all necessary and proper precautions to protect the healthy stock from any chance of infection.



5. **INSPECTION:** The Insured shall permit the authorized representatives of the Company at all times to inspect the Ducks hereby insured and premises of the Insured and also shall furnish any information which the Company may require and shall comply with all reasonable regulations and directions from time to time made and given by the Company.

6. **MAINTENANCE:** The Insured should have proper adequate veterinary facilities and they must ensure good housekeeping of the farm. Ducks should be got only from approved standard hatcheries. Proper record of daily stock position, feed consumption and egg production must be maintained by the Insured. Debreaking should be carried out by proper trained person and periodical deworming also should be carried out and records for these should be maintained by the Insured.

The Veterinary Surgeon's certificate in the prescribed form should be submitted for the Ducks replaced / added during the currency of this Policy.

7. **CANCELLATION:**

a) The policyholder may cancel his/her policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall refund proportionate premium for unexpired policy period, if there is no claim (s) reported during the policy period.

b) The Company may cancel the policy at any time on grounds of mis-representation, nondisclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

8. **CLAIMS PROCEDURE:** The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under this Policy give immediate notice by telephone or telegram within 12 hours to the Company, which may also instruct a Veterinary Surgeon on its behalf if deemed necessary for independent investigations and treatment along with the Veterinary Surgeon appointed by the Insured, and shall within Fourteen (14) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations required to substantiate the claim as the Company may reasonably require and employ immediately at his own expense qualified Veterinary Surgeon for treatment and comply with his instructions.

In the event of the death of any Duck hereby insured, if required by the Company, the Insured shall at his own expense have a post mortem examination made by qualified Veterinary Surgeon and shall forward without delay the post – mortem report and full particulars of his claim to the Company. All dead Ducks should be segregated and produced to the representative of the Company or any authorized person by the Company.

If the death of any of the Ducks hereby insured shall be due to the negligence, carelessness or wrong doing of any person, the Insured shall not claim or accept any compensation from such person or persons but shall at once give to the Company all necessary information and assistance to enable the Company to secure such compensation and it shall be absolutely the right of the Company to sue in the name of the Insured and recover compensation from the person or persons causing the death and monies or other compensation which shall be recovered shall belong to the Company. The Company will indemnify the Insured against all costs and expenses so incurred with its written consent.

9. **CESSATION OF RISK:** This Policy shall cease to cover any Duck immediately the Insured sells it or parts with any interest in it whatsoever, whether temporarily or permanently.

10. **CONTRIBUTION:** If at the time of any loss covered by this Policy there shall be any other insurance covering the same Duck whether effected by the Insured or not then the Company shall not be liable for more than its rateable proportion thereof.

11. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy, all benefits under the Policy shall be forfeited.

12. **OBSERVATION OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.