



I. SCOPE OF COVER

United India Insurance Company Limited (hereinafter called the "Company") hereby agrees to cover the Bee hives and Colony stated in the Schedule below against Loss or Damage due to any Accident or Disease subject to the terms, conditions and exclusions contained herein.

II. EXCLUSIONS

1. Malicious or wilful act or neglect or improper management.
2. Intentional destruction
3. Theft and Clandestine sale
4. Loss of Production.

III. 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 or injury, with which the bees had been or are affected.
4. **REASONABLE CARE AND MAINTENANCE:** All reasonable care should be taken by the Insured to maintain the hives and bees properly as though they are uninsured.
5. **INSPECTION:** The Insured shall permit the authorised representatives of the Company at all times to inspect the hives and bees 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. **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.
7. **CLAIMS:** On occurrence of any accident or disease immediate notice should be given to the Company. The duly completed claim form should be submitted with the required certificate from the authorised Officer to substantiate the claim.
8. **CONTRIBUTION:** If at the time of any loss covered by this Policy there shall be any other insurance covering the same whether effected by the Insured or not, then the Company shall not be liable for more than its rateable proportion thereof.
9. **FRAUD:** If any claim under this Policy shall be in any respect be 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 this Policy shall be forfeited.
10. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfilment 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.

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