

HORSE / MARE / PONY / MULE / DONKEY / YAK (LIVESTOCK) INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Horse / Mare / Pony / Mule / Donkey / Yak Insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	HORSE / MARE / PONY / MULE / DONKEY / YAK INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0020V01199900	
3	Structure	Indemnity Policy	
4	Interests insured	HORSE / MARE / PONY / MULE / DONKEY / YAK within the age group of 2 years to 8 years. <i>(For Horses and Donkeys maximum age upto 10 years by payment of extra premium)</i>	
5	Sum Insured / Scope	Market Value of Animal or 100% of Bank Loan, whichever is higher. <i>(The valuation of the animal depending upon age, general ability to work, etc. to be certified by a Veterinary Surgeon.)</i>	
6	Policy Coverage (What the policy covers)	Death Due to Accident and/or diseases	I
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 : 75% of the Sum Insured or the Market Value, whichever is less.	II. 5. i) II. 5. ii) II. 6
9	Exclusions (What the policy does not covers)	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. 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 or missing of the Insured Animal. 7. Disability of any type, However, Permanent total disability can be covered with additional premium. 8. Usage of the Animal/s for Racing, Hunting and Blood stock purposes 9. Diseases viz. Glanders, South African Horse Sickness, Rinder-pest, Anthrax, Black Quarter, Foot and Mouth Disease, Tetanus etc (unless the animal is vaccinated and a certificate is provided) 10. War, civil unrest, or related acts. 11. Injuries or damage caused by nuclear weapons or materials. 12. Consequential loss or legal liability of any kind or description.	III. 1 III. 2 III. 3 III. 4 III. 5 III. 6 III. 7 III. 8 III. 9 III. 10 III. 11 III. 12
10	Special Conditions and Warranties (if any)	• Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment.	IV. 2

		<ul style="list-style-type: none"> 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). 	IV. 4 IV. 5 IV. 7								
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. The ear-tag should be surrendered along with the above Certificates as otherwise no claim shall be payable. 	IV. 8								
12	Policy Servicing – Claim Intimation and Processing	<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	Grievance Redressal and Policyholders' Protection	<p>In case of any grievance, you may contact UIIC through</p> <ol style="list-style-type: none"> Website: www.uiic.co.in Toll Free Number: 1800 425 333 33 E-Mail: customercare@uiic.co.in <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 (https://igms.irda.gov.in/) OR approach the Office of the Insurance Ombudsman in your respective Area/Region.</p>									
14	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all Information correctly sought by the insurer at the time of filling the proposal form. In case of any change /modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately Non-disclosure of material information may affect the claim. 									

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.