

DUCK INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	DUCK INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0010V01199900	
3	Structure	Indemnity Policy	
4	Interests insured	Duck Birds	
5	Sum Insured / Scope	A valuation table indicating value of Ducks over the ages and certified by a Veterinarian will constitute the Sum Insured under the Policy.	
6	Policy Coverage (What the policy covers)	Death of Birds due to Diseases or accidents.	I.
7	Add-on-Cover	Nil	
8	Loss Participation	The company's liability is limited to 75% of the claim amount, subject to an excess of 5% of the total insured ducks dying in a single occurrence.	II. 5 & III. 18
9	Exclusions (What the policy does not covers)	1. Non-accidental or non-disease related surgeries. 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, except for incurable suffering (on the basis of certificate issued by a qualified Veterinary Surgeon) or legal reasons. 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. (unless the ducks are vaccinated and a certificate is provided) Coccidiosis and other disease are covered only if preventive and curative measures are taken from time to time. b) Malnutrition c) Undergrowth d) Cannibalism	III. 1 III. 2 III. 3 III. 4 III. 5 III. 6 III. 7 III. 8 III. 9 III. 10 III. 11 III. 12 III. 13 III. 14

		<p>e) Loss due to huddling and/or piling of birds. f) Avian leucosis complex (A.L.C.)</p> <p>15. Salmonellosis covered subject to submission of clean certificate from competent Government Authorities immediately after testing.</p> <p>16. War, rebellion, or similar events.</p> <p>17. Accidents or damage caused by nuclear weapons..</p> <p>18. Subject to an excess of 5% of the total number of Ducks (flock) insured for each and every occurrence.</p> <p>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.</p> <p>20. Disease such as Coli, Salmonellosis, Pasturellosis, Erysipelas, Antipestifer Infection, Botulism, Aspergillosis, Coccidiosis, Malnutrition etc., should be treated in proper time and preventive measures should be taken against these disease/s continuously.</p> <p>21. Helminthiasis: If proper deworming is done and suitable Veterinary Certificate or that effect produced, the risk is covered.</p> <p>22. Loss / death due to natural mortality, non-specified or un-known diseases or reasons.</p>	<p>III. 15</p> <p>III. 16</p> <p>III. 17</p> <p>III. 18</p> <p>III. 19</p> <p>III. 20</p> <p>III. 21</p> <p>III. 22</p>
10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> The Insured's farm should have Veterinary facility either of their own or on consultancy basis. <p><u>MAINTENANCE</u></p> <ul style="list-style-type: none"> 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. Debeaking and periodic deworming should be performed by trained personnel, with records maintained. A Veterinary Surgeon's certificate must be submitted for any replaced or added ducks during the policy period. <p>➤ Notify the insurer immediately (within 12 hours) of any alarming deaths or disease outbreaks. Segregate affected birds and provide them for inspection.</p> <p>➤ During disease outbreaks or natural disasters, the insured should arrange to sell live birds in the presence of the insurer's representative to minimize losses. If the sale price is lower than the agreed-upon valuation, then the difference will be paid to the Insured in addition to the cost of dead birds</p>	<p>II. 9</p> <p>IV. 6</p> <p>II. 11</p> <p>II. 12</p>
11	Admissibility of Claim	<p><u>CLAIMS PROCEDURE</u></p> <ul style="list-style-type: none"> Any lapse of proper care and attention to the insured Birds by way of improper management or poor veterinary care the claim will be disallowed. Immediate claim intimation to be given to the Insurer (within 12 hours) The Company may appoint a Veterinary Surgeon for independent investigation and treatment, alongside the Insured's appointed Veterinary Surgeon. Within 14 days, the Insured must provide detailed information about the loss or damage and cover any costs incurred. In case of a deceased Duck, the Insured must arrange a post-mortem examination by a qualified Veterinary Surgeon, if required by the Company, 	<p>IV. 8</p>

		and promptly send the report and claim details. All dead Ducks must be kept separate for examination by the Company's representative.									
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> <p>a. Website: www.uiic.co.in b. Toll Free Number: 1800 425 333 33 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.</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.