

POULTRY INSURANCE



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER														
1	Product Name	POULTRY INSURANCE															
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0031V01199900															
3	Structure	Indemnity Policy															
4	Interests insured	Birds - Layers, Broilers, Hatchery which are exotic and crossbreed															
5	Sum Insured / Scope	Week wise valuation chart agreed will be the basis of sum insured and claim. Premium will be charged on Peak value.															
6	Policy Coverage (What the policy covers)	Death resulting from Accident or Disease of the bird at any time during the policy period.	I. A														
7	Add-on-Cover	Nil															
8	Loss Participation	<div>Claim under the Policy would be admissible only if the mortality in the flock exceeds beyond the limits given below</div> <table><tr><th>WEEKS</th><th>MORTALITY</th></tr><tr><td colspan="2">Broilers</td></tr><tr><td>1 day old to 8 weeks -</td><td>5% of the population in each lot</td></tr><tr><td colspan="2">Layers</td></tr><tr><td>1 day old to 8 weeks</td><td>5% of the population in each lot</td></tr><tr><td>9 weeks to 20 weeks</td><td>3% of the population in each lot</td></tr><tr><td>21 weeks to 71 weeks</td><td>1% of the population in each lot</td></tr></table> <div>Compensation towards loss of the birds will be made only for death of birds exceeding the mortality percentage given above.</div>	WEEKS	MORTALITY	Broilers		1 day old to 8 weeks -	5% of the population in each lot	Layers		1 day old to 8 weeks	5% of the population in each lot	9 weeks to 20 weeks	3% of the population in each lot	21 weeks to 71 weeks	1% of the population in each lot	II
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9	Exclusions (What the policy does not covers)	<div>1. Malicious / willful injury, neglect.</div> <div>2. Transit by any mode of transport.</div> <div>3. Improper management (including overcrowding)</div> <div>4. Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals.</div> <div>5. Theft and clandestine sale of birds.</div> <div>6. Intentional slaughter, except for incurable suffering (on the basis of certificate issued by a qualified Veterinary Surgeon) or legal reasons.</div> <div>7. Consequential loss however caused.</div> <div>8. Permanent and partial disablement of any nature.</div> <div>9. Loss of production.</div> <div>10. a) Marek’s disease, Ranikhet disease, Fowl Pox and infectious bronchitis. (unless the birds 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.</div>	<div>III. 1</div> <div>III. 2</div> <div>III. 3</div> <div>III. 4</div> <div>III. 5</div> <div>III. 6</div> <div>III. 7</div> <div>III. 8</div> <div>III. 9</div> <div>III. 10</div>														

		<div>b) Malnutrition</div> <div>c) Undergrowth</div> <div>d) Cannibalism</div> <div>e) Loss due to huddling and/or piling of birds.</div> <div>f) Avian leucosis complex (A.L.C.)</div> <div>11. Salmonellosis covered subject to submission of clean certificate from competent Government Authorities immediately after testing.</div> <div>12. War, rebellion, or similar events..</div> <div>13. Accidents or damage caused by nuclear weapons.</div> <div>14. Subject to excess as mentioned herewith (refer SL. no. 8 loss participation)</div>	<div>III. 11</div> <div>III. 12</div> <div>III. 13</div> <div>III. 14</div>								
10	Special Conditions and Warranties (if any)	<div>MAINTENANCE</div> <div><div>The Insured should have proper adequate veterinary facilities and they must ensure good housekeeping of the farm.</div><div>Birds should be got only from approved standard hatcheries.</div><div>Proper record of daily stock position, feed consumption and egg production must be maintained by the Insured.</div><div>Debeaking and periodic deworming should be performed by trained personnel, with records maintained.</div><div>A Veterinary Surgeon's certificate must be submitted for any replaced or added birds during the policy period.</div></div>	IV. 6								
11	Admissibility of Claim	<div>CLAIM PROCEDURE</div> <div><div>Immediate claim intimation to be given to the Insurer (within 12 hours)</div><div>The Company may appoint a Veterinary Surgeon for independent investigation and treatment, alongside the Insured's appointed Veterinary Surgeon.</div><div>Within 14 days, the Insured must provide detailed information about the loss or damage and cover any costs incurred.</div><div>In case of a deceased bird, the Insured must arrange a post-mortem examination by a qualified Veterinary Surgeon, if required by the Company, and promptly send the report and claim details.</div><div>All dead birds must be kept separate for examination by the Company's representative.</div></div>	IV. 8								
12	Policy Servicing – Claim Intimation and Processing	<div>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</div> <table><tr><th colspan="2">Turn Around Time (TAT) for claims settlement</th></tr><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></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	<div>In case of any grievance, you may contact UIIC through</div> <div>a. Website: www.uiic.co.in</div> <div>b. Toll Free Number: 1800 425 333 33</div> <div>c. E-Mail: customercare@uiic.co.in</div> <div>You may also approach the grievance cell at any of our branches with details of the grievance.</div>									

		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.	
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.