

CUSTOMER INFORMATION SHEET

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

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Name of Insurance Product / Policy	Cattle Insurance	-
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0021V01200102	-
3.	Policy Number	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	-
4.	Structure	Indemnity Based	-
5.	Interests Insured	Types of cattle that are covered are- • Indigenous Breed • Cross Breed • Exotic Breed Animals include milch cows, buffaloes, calves/heifers, stud bulls, bullocks and mithuns	-
6.	Sum Insured	1. Purchase value 2. Valuation by Veterinary doctor. (As per the Valuation/ Veterinary certificate issued by Veterinary doctor)	-
7.	Policy Coverage	Subject to exclusions as provided in policy wording, the policy covers death due to • Surgical operations. • Diseases contracted or occurring during the period of this Policy. • Accident (including fire, lightning, flood, inundation, cyclone, tornado, storm, tempest, hurricane, earthquake, famine, riot, strike and civil commotion).	Under "Operative Clause" in Policy Wording
8.	Add-on Cover	NA	-
9.	Loss Participation/ Deductible applicable	NA	-
10.	Exclusions	Policy Exclusions: 1. Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purposes other than stated in the Policy without the consent of the Company in writing. 2. Accidents occurring and/or diseases contracted prior to commencement of risk. 3. Death of animal(s) due to diseases contracted within 15 days from the date of commencement of risk. 4. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane grounds on the basis of a certificate issued by a qualified Veterinarian or in cases where destruction is resorted to by order of a lawfully constituted authority. 5. Injury or death due to transportation by any mode. 6. Pleuropneumonia in respect of cattle in Lakhipur and Sibsagar districts of Assam. 7. Theft of the insured animal.	Under "Exclusion" in Policy Wording



		<p>8. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war rebellion, revolution, insurrection, mutiny, tumult, military or usurped owner or any consequences thereof or attempt thereat).</p> <p>9. Any accident, loss, destruction, damage or legal liability, directly or indirectly, used by or contributed to by or arising from nuclear weapons/materials</p>	
11.	Special Conditions and Warranties (if any)	Please refer Cattle Insurance - Policy Wording.	-
12.	Admissibility of Claim	<p>Broad principle of admissibility/denial of claims:</p> <ul style="list-style-type: none"> • Premium - 64 VB should be complied • Cattle - Subject matter of claim should be covered under the policy • Insured - Individual or entity named in the policy should have insurable interest in the cattle insured • Place & Cattle- Risk location & listed cattle should be covered under the policy • Peril - Cause of loss should be covered under the policy • Period - Loss should occur within the policy period as specified in the policy • Policy terms and conditions - Coverage/Exclusions as per policy wordings <p>Sample Claim Calculation : Basis on the present valuation certificate produced by the Vet. Doctor the cattle's claim will be assessed.</p>	-
13.	Policy Servicing - Claim Intimation and Processing	<p>If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can :</p> <ul style="list-style-type: none"> • Call Center Landline No.: 022-48903009 (Paid) or WhatsApp No: 7400422200 • Email us at: services@indusindinsurance.com • Turn Around Time (TAT) for claims settlement - The insurer shall decide on the claim within seven days of receipt of the documents. • CLAIMS PROCESS <ul style="list-style-type: none"> A. Claim Procedure: <ul style="list-style-type: none"> • At the time of death of any insured animal please follow below given claims process: • Immediate intimation (within 24 hrs) should be given to our claims call centre (Paid Number + Whatsapp Number) • Contact Government Veterinary Doctor for Post-mortem. • Contact nearest IndusInd General Insurance Company Limited Branch. • Submission of documents within 15 days of intimation. B. Claim Documents: <p>The Insured shall be required to furnish the following documents for claims processing:</p> <ol style="list-style-type: none"> 1. Policy Schedule- To be provided by the insured (Bank/ Customer) 2. Claim Form duly filled and signed by the insured/customer 3. Veterinary Certificate for loss/ disability (Claims) 4. Post Mortem Report 5. Panchanama Report- In case of accidental death, Sarpanch along with 4 other local villagers of the location certifying the place of accident, ownership of livestock and cause of death. 6. Death Certificate 7. Carcass disposal Certificate. 8. Original Tag 	-



	<p>9. Complete chart of treatment, medicines used, receipts, etc., should be collected. (Company may engage an independent qualified Veterinarian or another investigator in special circumstances).</p> <p>10. Three photographs of minimum 10" x 8" size of the Insured Animal. Photograph must be such that Identification tag number should be clearly visible in one, two for whole body of animal with tag being visible along with veterinarian Doctor.</p> <p>11. Any other document/s as required by company.</p> <p>C. Basis of Indemnity: Death- Basis of Indemnity will be the market value of the Insured Animal prior to insured event as certified by an authorized veterinary doctor or the Sum Insured whichever is less.</p>	
	<ul style="list-style-type: none"> • Escalation Matrix : When TAT is not satisfied, you can contact: <ul style="list-style-type: none"> SPOC – Rajesh Email: igicl.healthclaimsPA@indusindinsurance.com 2nd level – Vinay Email – vinay.maran@indusindinsurance.com 3rd Level – Vasundhara Email: vasundhara.devi@indusindinsurance.com 4th Level – Dr.Pavan & Dr.Kiran Email – pavan.velaturla@indusindinsurance.com & Kiran.dontha@indusindinsurance.com 	
<p>14. Grievance Redressal and Policyholders Protection</p>	<p>While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front end unit by:</p> <ul style="list-style-type: none"> • Calling on phone number: 22 4890 3009 or writing email at: services@indusindinsurance.com • Visiting any of our nearest branch • Writing to us at: IndusInd General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001. <p>In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay from our side, you may contact our Grievance Officer at grievances@indusindinsurance.com.</p> <p>The list of our Grievance Redressal Officers is available at our website - https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf</p> <p>Even after this, if you are not satisfied with the response received from our Grievance Officer, you may write to our Head of Grievance at Headgrievances@indusindinsurance.com.</p> <p>Still, if you are not happy with the response received from the company, you may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure attached to the policy schedule or you may visit its website@ https://cioins.co.in/ ombudsman.</p> <p>Grievances can also be registered at IRDAI's Bima Bharosa portal at https://bimabharosa.irdai.gov.in/ or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032</p>	



<p>15. Obligations of the Policyholder</p>	<p>You must:</p> <ul style="list-style-type: none"> • Make true and full disclosure in the proposal and related documents • You have a duty of disclosure to tell us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf. • We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about the insured life/ item in the correct and complete inform the proposal You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about the same. • Make true and full disclosure in Your claim and documents supporting the claim, • Give Us full co-operation for inspection and investigating the claim that You will make, 	<p>“Your Obligations” under Clause G: Conditions of policy wording</p>
	<ul style="list-style-type: none"> • Make a claim when You suffer loss, and follow the claim procedure, • Obligation to take care: You must: <ul style="list-style-type: none"> a. Keeps the animals and the stables in good condition and well maintained. b. Take care to prevent theft, loss or damage 	

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

Place : _____

(Signature of the Policyholder)

Date: DD/MM/YYYY

Note:

- i. The product related documents including the Customer Information sheet are available on our Company website at : Download Insurance Proposal Form, Policy Wording, Brochures (<https://www.indusindinsurance.com>)
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

