HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Livestock (Cattle) Insurance

Livestock (Cattle) Insurance
UIN: IRDAN125RP0003V02201112

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1.	Product Name	**Livestock (Cattle) Insurance**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0003V02201112	NA
3.	Structure	Basis of Sum / Limit Insured • **Indemnity**	NA
4.	Interests Insured	Cattle- Cow, bullock or buffalo of either sex.	Definitions
5.	Sum Insured	<<as per policy schedule>>	Policy Schedule
6.	Policy Coverage	Death of cattle whilst within the geographical area specified in the policy schedule from any accident or diseases contracted or surgical operation performed. The policy also covers death of cattle which are the subject matter of insurance occurring outside the said geographical area in the event of drought, epidemics and other natural calamities. Other natural calamities shall mean fire, lightning, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation, landslide including rock slide and bush fire. The policy may also extend to cover Permanent Total Disability at an additional premium, after an individual risk assessment.	**Insured against what risk**
7.	Add-on Cover	<<coverage & limits as stated in the policy schedule under add on section>>	**Additional Riders**
8.	Loss Participation	<<as per policy schedule>>	
9.	Exclusions	**EXCLUSIONS** PROVIDED ALWAYS that this Policy does not cover (unless expressly agreed to by the Company in writing) death of cattle directly or indirectly due to or arising out of or resulting from: 1. Malicious or willful injury or neglect, over loading, unskillful treatment or the use of animal for purpose and use other than stated in the proposal form	**EXCLUSIONS**

		without the consent of the Company in writing. 2. Intentional acts or gross negligence by an Insured or cattle owner / beneficiary, if they are different from the Insured. Intentional act is one whose consequences could have been foreseen by a reasonable person. 3. Failure on the part of Insured or cattle owner / beneficiary, if they are different from the Insured, to take immediate steps to prevent death of the cattle. 4. Accidents occurred or disease(s)cont racted prior to the commencement of risk. 5. Any claim arising due to disease contracted within 15 days from the date of commencement of this insurance unless such insurance is a continuous renewal without any break of a Policy that was in force. 6. Diseases such as Rinderpest, Black Quarter, Hamorrhagic Septicaemia, Foot & Mouth, Anthrax, Theileriasis etc., unless the animal(s) is / are vaccinated and necessary Veterinary Certificate is submitted to the Company priorto cattle contracting these diseases resulting in death. 7. Intentional killing of the animal(s) except in cases where it is necessary to terminate incurable suffering on humane consideration on the basis of the certificate issued by qualified Veterinary Surgeon or in cases where killing is resorted to by the order of governmental or any other authority vested with the powers to issue such orders. 8. Transport by any means beyond 80 kilometers from the place of stabling. 9. Plueropneumonia in respect of cattle in Lakhimpur and Sibsagar Districts of Assam. 10. Theft or clandestine sale of the insured animal. 11. Straying of cattle or if they are missing. 12. Partial disability of any type, whether permanent or temporary. 13. Permanent Total Disability which in case of Milch Cattle results in permanent and total incapacity to conceive or yield milk, in case of Stud Bulls results in permanent and total incapacity to breed and in	

		case of Bullocks and Castrated Male Buffaloes results in permanent and total incapacity for the purpose of use mentioned in the proposal form. 14. This Policy does not cover loss or damage or contingency attributable directly or indirectly to: (a) Acts of Terrorism: Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. (b) War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion,	

		military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. (c) Ionising radiation or contamination by radioactivity from any source whatsoever. (d) Nuclear weapons material. 15. Consequential loss however arising due to death of cattle which is the subject matter of this insurance.	
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy schedule
11.	Admissibility of Claim	Criteria to process claims: • Intimation within 24 hours after event. • Inspection of carcass within 24 hours after intimation • Physical tag recovery from carcass (no tag no claim) • Dead cattle matches with alive cattle • Cooling period clause • Deductible applicable as policy tenure 1st year – 10% of SI 2nd year – 20% of SI 3rd year – 30% of SI • For example, a cattle with no tag found on ears/claim not intimated on time/claim intimated within 15 days of Policy start date/photos of death cattle not matching with the alive cattle is not eligible for claim payment. • If claim is payable, calculation for 1 year policy(say) is 90%*SI.	NA
12.	Policy Servicing - Claim Intimation and Processing	• Contact us - 022 6158 2020/ 022 6234 6234 • Website: www.hdfcergo.com • Email : care@hdfcergo.com • Turn Around Time (TAT) in working hours / days - Surveyor appointment- 24 hours from claim intimation	NA

		- Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report Customer Escalation Matrix • **Level 1** In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: **The Complaints & Grievance Cell HDFC ERGO General Insurance Company Ltd. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra** e-mail: grievance@hdfcergo.com • **Level 2** In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address **The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra** e-mail: cgo@hdfcergo.com • **Level 3** Office of The Insurance Ombudsman	
13.	Grievance Redressal and Policyholders Protection	If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with **1. Our Grievance Redressal Officer** If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: • **Contact us** - 022 6158 2020/ 022 6234 6234 • **Emails** – grievance@hdfcergo.com • **Contact Details for Senior Citizens**: 022 6242 6226	Grievance Redressal Procedure

		Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • **Company Website** – www.hdfcergo.com • **Courier** - Any of our Branch office or corporate office You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at **The Complaint & Grievance Redressal Cell,** **HDFC ERGO General Insurance Company Ltd.** **D-301, 3rd Floor, Eastern Business District** **(Magnet Mall), LBS Marg, Bhandup (West),** **Mumbai – 400078, Maharashtra** In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address: **To the Chief Grievance Officer** **HDFC ERGO General Insurance Company Ltd.** **D-301, 3rd Floor, Eastern Business District** **(Magnet Mall), LBS Marg, Bhandup (West),** **Mumbai - 400078, Maharashtra** **e-mail:** cgo@hdfcergo.com • **Bima Bharosa Portal** Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in • **Ombudsman** You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to: • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim	

		• Dispute with regard to premium • Non-receipt of your insurance document You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.	
14.	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at 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 settlement.	NA

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.
Place: _____
Date: _____ (Signature of the Policyholder)

Note:
In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.