ANIMAL DRIVEN CART INSURANCE



CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Animal Driven Cart insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	ANIMAL DRIVEN CART INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0003V01199900	
3	Structure	Indemnity & Fixed benefit Policy	
4	Interests insured	Section I: Animal and Cart / Tonga Section II: Liability Section III: Personal Accident	
5	Sum Insured / Scope	- Market value of Cart and animals - Personal accident maximum of Rs.10,000/-	
6	Policy Coverage (What the policy covers)	Section I: Animal and Cart/Tonga: Covers death or loss/damage to the animal, cart, and accessories due to: 1. Accidental external means 2. Fire, explosion, lightning, flood, cyclone, earthquake or similar perils 3. Riot, strike, or malicious acts 4. Transit by road, rail, or inland waterways Section II: Liability Insured's legal liability to pay compensation for • Accidental bodily injury to third parties caused by the use of a cycle rickshaw, limited to Rs 5000/- • Accidental damage to property of third parties, limited to Rs. 10,000/- Section III: Personal Accident If the insured or authorized driver (aged 16-65) is injured in an accident while driving the cart, the company will pay the following amounts for incidents occurring within 6 months of the injury: a) Rs. 10,000/- for death. b) Rs. 10,000/- for the total and irrecoverable loss of sight in both eyes, the use of both limbs, or the loss of one eye and one limb. c) Rs. 5,000/- for the total and irrecoverable loss of sight in one eye or the use of one limb. d) Rs. 10,000/- for Permanent Total Disability.	I. A. 1 I. A. 2 I. A. 3 I. A. 4 II. III. A. a III. A. b III. A. c
7	Add-on-Cover	 Permanent Total Disability of the animal (Company's liability is limited to 50% of the Sum Insured) Theft of the Cart. 	

Loss Participation 1, Total Loss: Company's liability limited to 75% of Sum Insured for cart. 2, Tyre Damage:				
2) Tyre Damage: - Not covered unless cart is damaged Liability limited to 50% of replacement cost. 3) Excess (Deductible): - Cart: Rs. 100 per claim Tonga: Rs. 200 per claim. 4) No reduction for salvage value Partial policy does not covers	8	Loss Participation		I. C. 1
- Not covered unless cart is damaged Liability limited to 50% of replacement cost. 3) Excess (Debuctble): - Cart: Rs. 100 per claim Tonga Rs. 200 per claim. 4) No reduction for salvage value Partial disability for death, disablement, injury or any loss/damage caused by:				I. C. 2
Exclusions Cart: Rs. 100 per claim. LC 4				
Exclusions Care: Rs. 100 per claim. Tongar. Rs. 200 per claim. Tongar. 200 per claim. Tongar. Rs. 200 per claim. Tongar.				1 (3
Exclusions (What the policy does not covers) Applicable to all Sections: The policy excludes liability for death, disablement, injury or any loss/damage caused by: Disease N.1			·	1. C. 3
Exclusions (What the policy does not covers)				
Sexclusions Applicable to all Sections: The policy excludes liability for death, disablement, injury or any loss/damage caused by: 1 Disease Malcious/wilful injury or neglect, overloading, strain, or unskillful treatment. N. 2 treatment. N. 3			· ·	
Partial disability for death, disablement, injury or any loss/damage caused by: 1			· · · · · · · · · · · · · · · · · ·	I. C. 4
What the policy does not covers The policy excludes liability for death, disablement, injury or any loss/damage caused by: 1) Disease 2) Malicious/wilful injury or neglect, overloading, strain, or unskillful treatment. 3) Theft/clandestine sale of the insured animal. 4) Partial disability (permanent or temporary). 5) Theft of accessories unless the cart is also stolen. 6) Dismantling (cart) for repairs. 7) Consequential losses 10, 7 11, 7 12) Passenger accidents 11, 9 12) Uslability from agreements 11) Driving under influence of alcohol or drugs 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. 15, 14 16) Insanity. 17 Compensation due to 18 Compensation due to 2 Self-injury, suicide, or attempted suicide. 3 Insanity. 4 Criminal acts. 5 Multiple claims exceeding Rs. 10,000/- during the policy period. 10 Special Conditions and Warranties (if any) 10 Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. 11 The Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal. 12 Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 11 In case of illness or injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims 11 Claims Procedure 12 Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 10 Notify the Company immediately and allow inspection of the carcass before expiration of 24 hours of such notice. 11 Submit a claim form within 14 days, including Veterinary Certificates			4) No reduction for salvage value	
The policy excludes liability for death, disablement, injury or any loss/damage caused by: 1	9	Exclusions	Applicable to all Sections:	
loss/damage caused by: 1) Disease 2) Malicious/wilful injury or neglect, overloading, strain, or unskillful treatment. 3) Theft/clandestine sale of the insured animal. 4) Partial disability (permanent or temporary). 5) Theft of accessories unless the cart is also stolen. 6) Dismantling (cart) for repairs. 7) Consequential losses 10, 7 8) Depreciation, wear and tear 9) Passenger accidents 11) Driving under influence of alcohol or drugs 11) Driving under influence of alcohol or drugs 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. 14) Ionizing radiation or contamination from nuclear sources. 15) Compensation under multiple clauses (a, b, c, or d) for the same incident 16) Compensation due to 2 Self-injury, suicide, or attempted suicide. 3 Insanity. 4 Criminal acts. 5 Multiple claims exceeding Rs. 10,000/- during the policy period. 10 Special Conditions and Warranties (if any) 10 Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. 10 The Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal. 4) Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 5) In case of illness or injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure 6 Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 6 Notify the Company immediately and allow inspection of the carcass before expiration of 24 hours of such notice. 6 Submit a claim form within 14 days, including Veterinary Certificates		(What the policy	The malian analysis liability for death disablement injury or any	
1) Disease 2) Malicious/wilful injury or neglect, overloading, strain, or unskillful treatment. 3) Theft/clandestine sale of the insured animal. 4) Partial disability (permanent or temporary). 5) Theft of accessories unless the cart is also stolen. 6) Dismantling (cart) for repairs. 7) Consequential losses 8) Depreciation, wear and tear 9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to • Self-injury, suicide, or attempted suicide. • Insanity. • Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 10 Special Conditions and Warranties (if amy) **Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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		does not covers)		
Malicious/wilful injury or neglect, overloading, strain, or unskillful treatment. 1.7.2 1.7.2 1.7.3 1.7.4 1.7.3 1.7.5				IV. 1
treatment. 3) Theft/clandestine sale of the insured animal. 4) Partial disability (permanent or temporary). 5) Theft of accessories unless the cart is also stolen. 6) Dismantling (cart) for repairs. 7) Consequential losses 8) Depreciation, wear and tear 9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to • Self-injury, suicide, or attempted suicide. Insanity. • Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. Claims Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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			'	
3) Theft/clandestine sale of the insured animal. 4) Partial disability (permanent or temporary). 5) Theft of accessories unless the cart is also stolen. 6) Dismantling (cart) for repairs. 7) Consequential losses 8) Depreciation, wear and tear 9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to - Self-injury, suicide, or attempted suicide Insanity Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure • In case of illness or injury, the insured must seek immediate veterinary care at their own expense. 12 Laims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				10. 2
4) Partial disability (permanent or temporary). 5) Theft of accessories unless the cart is also stolen. 6) Dismantling (cart) for repairs. 7) Consequential losses 8) Depreciation, wear and tear 9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 11) Driving under influence of alcohol or drugs 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) lonizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: 10) Compensation under multiple clauses (a, b, c, or d) for the same incident 11) Compensation due to 12) Self-injury, suicide, or attempted suicide. 13) Insanity. 14) Criminal acts. 15) Multiple claims exceeding Rs. 10,000/- during the policy period. 16) Special Conditions and Warranties (if any) 17) The Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal. 18) Provide proper food, water, shelter, and secure fencing for insured animals, ensuring the same care as if they were not insured. 19) In case of illness or injury, the insured must seek immediate veterinary care at their own expense. 20) In a Admissibility of Claims Procedure 21) In Claims Procedure 22) In Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal. 23) V.4 24 25) In a Admissibility of Claims Procedure 26) In Insured shall give immediate notice to the Company of any illness or lameness or accident or injury to the insured animal. 31) Insured shall give immediately and allow inspection of the carcass before expiration of 24 hours of such notice. 32) Submit a claim form within 14 days, including Veterinary Certificates				11/ 2
1				
6) Dismantling (cart) for repairs. 7) Consequential losses 8) Depreciation, wear and tear 9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to • Insanity. • Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				
7) Consequential losses 8) Depreciation, wear and tear 9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: Compensation under multiple clauses (a, b, c, or d) for the same incident Compensation under multiple clauses (a, b, c, or d) for the same incident Compensation due to - Self-injury, suicide, or attempted suicide Insanity Criminal acts. Multiple claims exceeding Rs. 10,000/- during the policy period. Special Conditions and Warranties (if any) Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. 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 injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure In mmediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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				
8) Depreciation, wear and tear 9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to - Self-injury, suicide, or attempted suicide Insanity Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				
9) Passenger accidents 10) Liability from agreements 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to - Self-injury, suicide, or attempted suicide Insanity Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				
10) Liability from agreements 11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to - Self-injury, suicide, or attempted suicide Insanity Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				
11) Driving under influence of alcohol or drugs 12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to • Self-injury, suicide, or attempted suicide. • Insanity. • Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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			· · · · · · · · · ·	
12) War, rebellion, and similar events. 13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: Compensation under multiple clauses (a, b, c, or d) for the same incident Compensation due to Self-injury, suicide, or attempted suicide. Insanity. Criminal acts. Multiple claims exceeding Rs. 10,000/- during the policy period. Multiple claims exceeding Rs. 10,000/- during the policy period. Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. 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 injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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			_ · · · · · · · · · · · · · · · · · · ·	
13) Nuclear materials and legal liability from them. 14) Ionizing radiation or contamination from nuclear sources. Applicable to Section III - Personal Accident The company is not liable for: • Compensation under multiple clauses (a, b, c, or d) for the same incident • Compensation due to • Self-injury, suicide, or attempted suicide. • Insanity. • Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. Claims Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				
14 Ionizing radiation or contamination from nuclear sources. IV. 14				
Applicable to Section III - Personal Accident The company is not liable for:			- '	
The company is not liable for: Compensation under multiple clauses (a, b, c, or d) for the same incident Compensation due to Self-injury, suicide, or attempted suicide. Ill. B. 1. a) 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 injury, the insured must seek immediate veterinary care at their own expense. Admissibility of Claims Claims Procedure Ill. B. 1. b) Ill. B. 1. b) Ill. B. 1. c) Ill. B. 1. c) Ill. B. 1. c) V. 2 V. 4 V. 4 Admissibility of Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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				
Compensation under multiple clauses (a, b, c, or d) for the same incident Compensation due to Self-injury, suicide, or attempted suicide. Ill. B. 1. a) Ill. B. 1. a) Special Conditions and Warranties (if any) Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. 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 injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure Ill. B. 1. b) Ill. B. 1. a) Ill. B. 1. c) V. 2 V. 4 V. 4 V. 5 Ill. B. 1. c) V. 6 V. 8 Ill. B. 1. b) Ill. B. 1. c) V. 2 V. 4 Ill. B. 1. c) V. 2 V. 4 Ill. B. 1. c) V. 4 V. 5 Ill. B. 1. c) V. 6 Ill. B. 1. c) V. 8 Ill. B. 1. a) Ill. B. 1. c) Ill. B. 1. c) V. 9 Ill. B. 1. c) Il				
incident Compensation due to Self-injury, suicide, or attempted suicide. III. B. 1. a) Special Conditions and Warranties (if any) Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. 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 injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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				III P 1 b)
Compensation due to Self-injury, suicide, or attempted suicide. Illi. B. 1. a) Criminal acts. Multiple claims exceeding Rs. 10,000/- during the policy period. Special Conditions and Warranties (if any) 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 injury, the insured must seek immediate veterinary care at their own expense. Admissibility of Claim				III. B. 1. b)
- Self-injury, suicide, or attempted suicide Insanity Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				
- Insanity Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claim Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				III. B. 1. a)
- Criminal acts. • Multiple claims exceeding Rs. 10,000/- during the policy period. 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. • 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 injury, the insured must seek immediate veterinary care at their own expense. 11 Admissibility of Claim Claim Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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				
Special Conditions and Warranties (if any) Animal(s) must be healthy and injury-free at the time of insurance proposal, renewal, or premium payment. 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 injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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 Warranties (if any) 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 injury, the insured must seek immediate veterinary care at their own expense. Admissibility of Claim Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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			Multiple claims exceeding Rs. 10,000/- during the policy period.	III. B. 1. c)
and Warranties (if any) 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 injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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	10	Special Conditions	Animal(s) must be healthy and injury-free at the time of insurance	V. 2
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 injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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		_ _ -		
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 injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure • Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. • 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		any)	The Insured shall give immediate notice to the Company of any	V 4
animals, ensuring the same care as if they were not insured. In case of illness or injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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				V. 4
animals, ensuring the same care as if they were not insured. In case of illness or injury, the insured must seek immediate veterinary care at their own expense. Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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				. v. s
veterinary care at their own expense. Admissibility of Claim Claim Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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				V. 5
veterinary care at their own expense. Admissibility of Claim Claim Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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			In case of illness or injury the insured must seek immediate	
11 Admissibility of Claims Procedure Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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				V. 6
 Claim Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. 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 	11	Admissibility of		V. 8
 supporting documents for processing the claim. 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 		<u> </u>		
 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 				
before expiration of 24 hours of such notice.Submit a claim form within 14 days, including Veterinary Certificates				
Submit a claim form within 14 days, including Veterinary Certificates				

			III D 2			
		The company reserves the right to examine the insured/driver for III. B. 2				
		alleged injuries or disablement.				
12	Policy Servicing – Claim Intimation	Please contact your Policy issuing office, details of which are mentioned in your Policy Document.				
	and Processing	Turn Around Time (TAT) for claims settlement				
		Settlement 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 Claims will be paid within 5 working days after receiving Payment the discharge voucher from the insured/claimant.				
13	Grievance Redressal	In case of any grievance, you may contact UIIC through				
	and Policyholders'	a. Website: <u>www.uiic.co.in</u>				
	Protection	b. Toll Free Number: 1800 425 333 33				
		c. E-Mail: <u>customercare@uiic.co.in</u>				
		You may also approach the grievance cell at any of our branches with details of the grievance.				
		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	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.

ı	have	hcar	tha	ahove	and	confirm	having	noted	tho	details
1	Have I	reau	uie	above	anu	COIIIIIIII	Haville	Hoteu	uie	uetans

Place:	
Date:	Signature of the Policyholder