

DAIRY PACKAGE INSURANCE



CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	DAIRY PACKAGE INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0011V01199900	
3	Structure	Indemnity and Fixed Benefit Policy	
4	Interests insured	<p>SECTION – I: DAIRY CATTLE</p> <p>SECTION – II: FIRE & ALLIED PERILS - (A) BUILDINGS / PERMANENT STRUCTURES AND (B) MECHANICAL GADGETS</p> <p>SECTION – III: KISHAN AGRICULTURAL PUMSET INSURANCE</p> <p>SECTION – IV: MACHINERY BREAK-DOWN FOR MECHANICAL GADGETS</p> <p>SECTION – V: MONEY-IN-TRANSIT</p> <p>SECTION – VI: JANATA PERSONAL ACCIDENT</p>	
5	Sum Insured / Scope	Section wise sum insured – as per covers opted by insured	
6	Policy Coverage (What the policy covers)	<p><u>SECTION I - DAIRY CATTLE</u></p> <p>Indemnity for death of Animals due to:</p> <ol style="list-style-type: none"> Accidents Diseases contracted during the policy period not specifically excluded are covered, provided vaccination and inoculation are certified by a Veterinary Surgeon. Surgical Operations Riot and Strike, Terrorism <p><u>SECTION – II -FIRE & ALLIED PERILS - (A) BUILDINGS / PERMANENT STRUCTURES AND (B) MECHANICAL GADGETS</u></p> <p>The Company will indemnify the Insured in respect of loss of or damage to the Buildings and Mechanical Gadgets whilst contained / installed in the insured premises by:</p> <ol style="list-style-type: none"> Fire, Lighting, Explosion of gas in domestic appliances, Bursting and overflowing of water tanks, apparatus or pipes, Aircraft or articles dropped therefrom, Riot, Strike, or Malicious Act, Earthquake, (Fire and / or Shock) Subsidence and Landslide (including Rockslide) damage Flood, inundation, storm, tempest, typhoon, hurricane, Tornado or Cyclone. Impact damage Terrorism <p><u>SECTION – III - KISHAN AGRICULTURAL PUMSET INSURANCE</u></p> <p>(Scope of cover)</p> <ol style="list-style-type: none"> Fire & lightning Theft/burglary (due to violent forcible entry provided the pump set is kept in a locked enclosure). 	<p>I. A. 1 I. A. 2</p> <p>I. A. 3 I. A. 4</p> <p>II. A. 1 II. A. 2 II. A. 3 II. A. 4 II. A. 5</p> <p>II. A. 6 II. A. 7 II. A. 8</p> <p>III. A. 1 III. A. 2</p>

		<div>3. Mechanical / electrical</div> <div>4. Riot, Strike, malicious damage</div> <div>5. Terrorism</div> <div>Theft and Burglary Endorsement:</div> <div><div>The Company will cover the loss of property due to theft involving forcible and violent entry, up to the intrinsic value and insured sum in the Schedule. Theft or burglary of the pump or motor is covered under this Policy.</div></div> <div>SECTION – IV: MACHINERY BREAK-DOWN FOR MECHANICAL GADGETS</div> <div>Unforeseen and/or sudden physical damage caused solely by mechanical and/or electrical breakdown of specified domestic electrical, electronic, or mechanical appliances, apparatuses, or gadgets while contained in or fixed at the insured premises.</div> <div>SECTION – V: MONEY-IN-TRANSIT</div> <div><div>1. Loss of money by accident or misfortune while in transit within a 25 km radius of the insured's premises.</div><div>2. Loss or damage to money due to burglary and/or housebreaking while contained in a safe, burglar-resistant containers, or other locked storage.</div><div>3. Loss of money during business hours on the insured's premises (not in a safe), resulting from assault, violence, or threats against the insured or their employees, provided the money is in the custody of a responsible employee handling cash.</div><div>⇒ A complete account of cash received and sent through authorised employees for depositing in bank is kept.</div></div> <div>SECTION – VI: JANATHA PERSONAL ACCIDENT</div> <div>If the insured person sustains a bodily injury from an accident, the following amounts are payable:</div> <table><tr><th>Table of Benefits</th><th>Sum Insured</th></tr><tr><td>Death</td><td>25000</td></tr><tr><td>Total loss of sight in both eyes, or use of both hands/feet, or one eye and one hand/foot</td><td>25000</td></tr><tr><td>Total loss of sight in one eye, or use of one hand/foot</td><td>12500</td></tr><tr><td>Permanent total disability</td><td>25000</td></tr></table>	Table of Benefits	Sum Insured	Death	25000	Total loss of sight in both eyes, or use of both hands/feet, or one eye and one hand/foot	25000	Total loss of sight in one eye, or use of one hand/foot	12500	Permanent total disability	25000	<div>III. A. 3</div> <div>III. A. 4</div> <div>III. A. 5</div> <div>III. E. 1</div> <div>IV. A</div> <div>V. A. 1</div> <div>V. A. 2</div> <div>V. A. 3</div> <div>V. A. iii</div> <div>VI. A. 1</div> <div>VI. A. 2</div> <div>VI. A. 3</div> <div>VI. A. 4</div>								
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7	Add-on-Cover	SECTION – I: DAIRY CATTLE - can be extended to cover permanent total disablement on payment of extra premium																			
8	Loss Participation	<div>Applicable to SECTION – II:</div> <div>The Company shall not be liable in respect of the first Rs.2500/- or 2.5% if the Sum Insured, whichever is less of each and every loss arising under sub-section "(f)"</div> <div>Applicable to SECTION – III - KISHAN AGRICULTURAL PUMSET:</div> <div>Deductible franchise as state below, with only the highest deductible applied if multiple items are damaged in one occurrence.</div> <table><tr><th colspan="2">A. Electrical Motor Sets</th></tr><tr><td>Horse Power</td><td>Deductible Franchise (Rs.)</td></tr><tr><td>3.0</td><td>75</td></tr><tr><td>5.0</td><td>75</td></tr><tr><td>7.5</td><td>85</td></tr><tr><td>10.0</td><td>90</td></tr><tr><th colspan="2">B. Diesel / Oil Sets</th></tr><tr><td>Horse Power</td><td>Deductible Franchise (Rs.)</td></tr><tr><td>5.0</td><td>90</td></tr></table>	A. Electrical Motor Sets		Horse Power	Deductible Franchise (Rs.)	3.0	75	5.0	75	7.5	85	10.0	90	B. Diesel / Oil Sets		Horse Power	Deductible Franchise (Rs.)	5.0	90	<div>II. B</div> <div>III. B. 6</div>
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15.0	140								
		<p><u>Excess applicable to SECTION – IV MACHINERY BREAK-DOWN FOR MECHANICAL GADGETS:</u></p> <p>The Insured shall bear upon himself 1% of the Sum Insured in respect of each item or the sum of Rupees Twenty Five (Rs.25/- only) whichever is higher of each and every loss or damage</p>	IV. D						
9	<p>Exclusions <i>(What the policy does not covers)</i></p>	<p><u>Under SECTION I - DAIRY CATTLE:</u></p> <div><div>1. Malicious or willful injury, neglect, overloading, unskilled treatment, or unauthorized use.</div><div>2. Accidents prior to commencement of risk and diseases contracted within 15 days.</div><div>3. Intentional slaughter, except for humane reasons with veterinary certification or legal mandate.</div><div>4. Transport by air and/or sea.</div><div>5. Theft and/or clandestine sale of insured animal.</div><div>6. War, invasion, hostilities, civil war, rebellion, or related events.</div><div>7. Losses related to nuclear weapons/materials.</div><div>8. Partial disability of any type.</div><div>9. Consequential loss of any nature.</div><div>10. Permanent total disability for Milch Cattle and specified Bullocks/Bufferaloes, unless extended with extra premium.</div><div>11. Rinderpest, Black Quarter, Hemorrhagic Septicemia, Anthrax, and Foot and Mouth Disease.</div></div> <p><u>Specific for Cattle :</u></p> <div><div>• Pleura pneumonia in respect of cattle in erstwhile Lakimpur and Sibsagar districts of Assam.</div><div>• Transit by foot beyond 50 kms. from place of stabling.</div></div> <p><u>Under SECTION – III - KISHAN AGRICULTURAL PUMSET INSURANCE</u></p> <div><div>1. Normal Wear & Tear</div><div>2. Wilful Acts or Gross Negligence</div><div>3. Faults known to the insured at the time of policy commencement.</div><div>4. Manufacturer/Supplier Liability</div><div>5. Transport and Dismantling Costs</div><div>6. Deductible Franchise <i>(refer to loss participation Sl no. 8)</i></div></div> <p>THEFT AND BURGLARY ENDORSEMENT</p> <p>This section does not cover:</p> <div><div>a) Theft or damage involving household members, business staff, or lawful occupants.</div><div>b) Theft of individual pump set parts.</div></div> <p>Coverage ceases if:</p> <div><div>a) Premises are uninhabited for 7+ consecutive days/nights.</div><div>b) Material alterations increase risk.</div><div>c) Insured property is removed from stated premises.</div></div> <p><u>Under SECTION IV - MACHINERY BREAK-DOWN FOR MECHANICAL GADGETS</u></p> <div><div>1. Wilful Act or Gross Negligence</div><div>2. Faults existing at the time of commencement of this Insurance and known to the Insured</div><div>3. Manufacturer/Supplier Liability</div><div>4. Transport Costs</div><div>5. Insurable Perils Under Other Sections</div><div>6. Dispossession</div></div>	<div>I. B. 1</div> <div>I. B. 2</div> <div>I. B. 3</div> <div>I. B. 4</div> <div>I. B. 5</div> <div>I. B. 6</div> <div>I. B. 7</div> <div>I. B. 8</div> <div>I. B. 9</div> <div>I. B. 10</div> <div>I. B. 11</div> <div>I. C. 1</div> <div>I. C. 2</div> <div>III. B. 1</div> <div>III. B. 2</div> <div>III. B. 3</div> <div>III. B. 4</div> <div>III. B. 5</div> <div>III. B. 6</div> <div>III. E. 2 a)</div> <div>III. E. 2 b)</div> <div>III. E. 3 a)</div> <div>III. E. 3 b)</div> <div>III. E. 3 c)</div> <div>IV. C. 1</div> <div>IV. C. 2</div> <div>IV. C. 3</div> <div>IV. C. 4</div> <div>IV. C. 5</div> <div>IV. C. 6</div>						

		<p><u>Under SECTION – V: MONEY-IN-TRANSIT</u></p> <ol style="list-style-type: none"> 1. Loss of money involving any employee of the insured or a member of the insured's family as a principal or accessory, or arising from fraud/dishonesty by employees carrying the money. 2. Shortages due to error or omission. 3. Loss or damage occurring when the insured premises are left uninhabited for seven consecutive days and nights. • In no event the Company shall be liable for any loss which is not discovered within a period of 3 days from its occurrence and not notified to the Company. <p><u>SECTION – VI: JANATHA PERSONAL ACCIDENT</u></p> <ol style="list-style-type: none"> 1. Any existing disablement. 2. Death, injury or disablement due to intentional self-injury, suicide or attempted suicide. 3. Disablement or death under influence of liquor or drug. 4. Death or disablement during racing, hunting, mountaineering, Ice Hockey, winter sports 5. Insanity. 6. Breach of law with criminal intent. 7. War group of perils. 8. Nuclear group of perils. <p>General Exceptions</p> <p>The Company is not liable for:</p> <ol style="list-style-type: none"> 1. Loss/damage due to war, civil unrest, or related events. 2. Loss/damage from depreciation or wear and tear. 3. Consequential losses. 4. Loss/damage from nuclear events or ionizing radiation. 	<p>V. C. 1</p> <p>V. C. 2</p> <p>V. C. 3</p> <p>V. A. ii</p> <p>VI. B. 1</p> <p>VI. B. 2</p> <p>VI. B. 3</p> <p>VI. B. 4</p> <p>VI. B. 5</p> <p>VI. B. 6</p> <p>VI. B. 7</p> <p>VI. B. 8</p> <p>B. 1</p> <p>B. 2</p> <p>B. 3</p> <p>B. 4</p>
10	Special Conditions and Warranties (if any)	<p>⇒ Animals must be healthy at insurance proposal, renewal, and premium payment.</p> <p>⇒ Insured shall.</p> <ul style="list-style-type: none"> • Ensure the animal has proper feed, water, and secured enclosures, maintaining the same care as when not insured. • Obtain a vet's certificate and treatment immediately in case of illness or accident. <p>➤ Keep a separate record of cash in the safe/cash box. Liability is limited to the recorded amount.</p> <p>➤ Losses from keys used without threats or violence are not covered.</p>	<p>I. D. 2</p> <p>I. D. 5</p> <p>I. D. 6</p> <p>V. B. 1</p> <p>V. B. 2</p>
11	Admissibility of Claim	<ul style="list-style-type: none"> 🚩 Notify the Company immediately upon the animal's death, allow 24-hour carcass inspection, and submit proof within 14 days. 🚩 Submit ear tag with claim papers for deceased animals. 🚩 No tag, no claim policy; notify the Company of tag loss and ensure immediate replacement at Insured's expense. <p><u>CLAIMS PROCEDURE</u></p> <ul style="list-style-type: none"> 🚩 In case of Theft claims, notify the police immediately and report to the company within 14 days, providing details of the loss. 🚩 Prompt written notice to the company within 14 days; notify immediately in case of death. 🚩 Notify the company immediately and forward all relevant documents and notices. Obtain prior consent before incurring expenses related to claims. 🚩 If the insured or any family/staff listed in the Schedule suffer injury, disease, or illness needing treatment, notify the Company in writing within 14 days. 🚩 In the event of death, legal representatives must notify immediately. All required certificates and information must be provided at the Insured's expense. 🚩 Medical treatment must be sought immediately after an accident to avoid non-liability. 	<p>I. D. 7</p> <p>I. D. 8</p> <p>I. D. 9</p> <p>A. 5</p>

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><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	<p>In case of any grievance, you may contact UIIC through</p> <p>a. Website: www.uiic.co.in</p> <p>b. Toll Free Number: 1800 425 333 33</p> <p>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.