FARMER'S PACKAGE INSURANCE

UNITED INDIA INSURANCE COMPANY LIMITED
CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

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

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	**Product Name**	FARMER'S PACKAGE INSURANCE	
2	**Unique Identification Number (UIN) allotted by IRDAI**	IRDAN545RP0013V01199900	
3	**Structure**	Indemnity & Fixed Benefit Policy	
4	**Interests insured**	• **Section – I:** Fire and allied perils – building & Contents (excluding jewellery and valuables) • **Section - II:** Stock of farm produce (grains /seeds of all kind) only in godown and or in open • **Section - III**: Burglary and Housebreaking (excluding jewellery and valuables) • **Section - IV:** Television set / VCP / VCR • **Section - V:** Pedal cycle / Cycle rickshaw • **Section - VI:** Personal Accident • **Section - VII:** Tiny sectors • **Section - VIII:** Livestock / Cattle / Camel / Horse etc. • **Section - IX**: Kisan Agricultural Pumpset – upto 10 Horse Power • **Section - X:** Poultry / Birds Insurance • **Section - XI**: Fidelity Guarantee • **Section - XII:** Baggage • **Section - XIII:** Animal Drawn Cart Insurance • **Section - XIV**: Agricultural Tractors	
5	**Sum Insured / Scope**	Section wise sum insured – as per covers opted by insured	
6	**Policy Coverage (*What the Policy Cover*)**	**SECTION – I: LOSS OF OR DAMAGE TO THE CONTENTS/BUILDINGS BY** 1. Fire, Lighting, Explosion of gas in domestic appliances, 2. Bursting and overflowing of water tanks, apparatus or pipes, 3. Aircraft or articles dropped therefrom, 4. Riot, Strike, or Malicious Act, 5. Earthquake, (Fire and / or Shock) Subsidence and Landslide (including Rockslide) damage 6. Flood, inundation, storm, tempest, typhoon, hurricane, Tornado or Cyclone. 7. Impact damage 8. Terrorism **SECTION – II: LOSS OR DAMAGE TO THE STOCK BY** 1. Fire / lightning / explosion of gas in domestic appliances. 2. Impact damage 3. Aircraft or articles dropped therefrom. 4. Riot, strike and malicious and terrorist damage. **SECTION – III: LOSS OF OR DAMAGE TO THE CONTENTS BY BURGLARY / HOUSEBREAKING** • The Company will cover the Insured for loss or damage to contents in the insured premises caused by burglary, housebreaking, or terrorism. **SECTION – IV - LOSS OF OR DAMAGE TO THE TELEVISION APPARATUS BY** a) Fire, Lightning, Explosion of gas in domestic appliances.	I. A. 1 I. A. 2 I. A. 3 I. A. 4 I. A. 5 I. A. 6 I. A. 7 I. A. 8 II. A. 1 II. A. 2 II. A. 3 II. A. 4 III. A IV. A. 1. a)

		b) Bursting and overflowing of water tanks, apparatus or pipes. c) Aircraft or articles dropped therefrom d) Earthquake fire and / or shock e) Flood, Inundation, Typhoon, Storm, Tempest, Hurricane, Tornado and Cyclone f) Riot, Strike or Malicious Act g) Burglary and / or Housebreaking or Theft. h) Accidental external means. i) Mechanical or Electrical breakdown.	IV. A. 1. b) IV. A. 1. c) IV. A. 1. d) IV. A. 1. e) IV. A. 1. f) IV. A. 1. g) IV. A. 1. h) IV. A. 1. i)
		• The company's liability for compensation and legal expenses related to accidents (to third parties) involving the television apparatus or its fittings is limited to **Rs. 25,000/-**	IV. A. 2
		• The company's liability for damage to property owned or controlled by the insured, caused by breakage or collapse of antenna fittings or mast related to the television apparatus, is limited to **Rs. 3,000/-**	IV. A. 3
		SECTION – V: (A) PEDAL CYCLE	
		1) <u>Loss of or damage to the Pedal Cycle by:</u>	
		a) Fire Lightning or External Explosion b) Riot Strike or Malicious Act c) Burglary and or Housebreaking or Theft d) Accidental External Means e) Flood, cyclone, storm, tempest and other similar convulsions f) Earthquake (Fire and/or Shock)	V(a). A. 1. a V(a). A. 1. b V(a). A. 1. c V(a). A. 1. d V(a). A. 1. e V(a). A. 1. f
		2) <u>Public Liability</u>: The Company will indemnify the Insured for legal liability to pay compensation: • For accidental bodily injury to third parties caused by the use of a cycle rickshaw. • For accidental damage to third-party property in connection with a pedal cycle. Coverage is up to a maximum of **Rs. 10,000/-**	V(a). A. 2
		SECTION – V: (B) CYCLE RICKSHAW	
		<u>Section 1: Loss or Damage to Cycle Rickshaw by:</u> 1 Accidental external means 2 Fire, lightning, explosion, burglary, housebreaking or theft	V(b). A. 1. i V(b). A. 1. i
		<u>Section 2: Legal Liability to the Public</u> • Covers the Insured's legal liability for personal injury and property damage to the public (including passengers) as a result of using the Cycle Rickshaw, up to ₹10,000 for any one accident. • Also includes legal expenses incurred with the Company's written consent.	V(b). A. 2
		SECTION – VI: PERSONAL ACCIDENT	
		If the Insured, their spouse, or children (ages 5-70) sustain bodily injury causing death or disablement within 12 months, the Company will pay:	
		1. **100% Sum Insured** for death.	VI(a). A. 1
		2. **100% Sum Insured** for total loss of: Both eyes, both hands, both feet, one hand and one foot, or one eye and one hand/foot.	VI(a). A. 2
		3. **50% of Sum Insured** for total loss of: One eye or one hand/foot.	VI(a). A. 3
		4. **100% of Sum Insured** for permanent total disablement.	VI(a). A. 4
		5. Compensation percentages for specific losses, injury, or disablement are outlined in the policy copy. Please refer to it for details.	VI(a). A. 5
		6. <u>Temporary Total Disablement</u>: If an injury causes temporary total disablement, the insured will receive 1% of the Capital Sum Insured per week, up to ₹1,500 per week, for a maximum of 104 weeks.	VI(a). A. 6
		7. <u>Transportation Expenses for Deceased</u>:	VI(a). A. 7

If the insured dies in an accident outside their residence, the Company reimburses transportation costs of the body, up to 2% of the Capital Sum Insured or ₹1,000, whichever is less.

JPA/GRAMIN ACCIDENT INSURANCE:

If the insured person sustains a bodily injury from an accident, the following amounts are payable:

Table of Benefits	JPA	Gramin	
Death	25000	10000	VI(b). A. 1
Total loss of sight in both eyes, or use of both hands/feet, or one eye and one hand/foot	25000	10000	VI(b). A. 2
Total loss of sight in one eye, or use of one hand/foot	12500	5000	VI(b). A. 3
Permanent total disability	25000	10000	VI(b). A. 4

SECTION – VII - INSURANCE OF TINY SECTORS

It covers Artisan, Village and Cottage Industries, Tiny Sectors, Small-Scale Industries, and Bio-Gas Plants against:

1. Fire, lightning, gas explosions. — VII. A. 1
2. Water tank/pipes bursts. — VII. A. 2
3. Aircraft or falling articles. — VII. A. 3
4. Riot, strike, malicious acts. — VII. A. 4
5. Earthquake, subsidence, landslide. — VII. A. 5
6. Flood, inundation, storm, tempest, typhoon, hurricane, tornado or cyclone. — VII. A. 6
7. Impact damage. — VII. A. 7

This insurance covers loss or damage to the building, machinery, stock, and stock-in-process, both within and outside the worksite.

SECTION – VIII - LIVESTOCK / CATTLE / CAMEL / HORSE INSURANCE

Covers death of insured animal due to accident or/and decease — VIII. A

SECTION – IX - KISHAN AGRICULTURAL PUMSET INSURANCE

It covers agricultural centrifugal pump sets (up to 10 HP) against loss due to:

1. Fire & lightning — IX. A. 1
2. Theft/burglary (with forcible entry in a locked enclosure) — IX. A. 2
3. Mechanical/electrical issues — IX. A. 3
4. Riot, strike, malicious damage — IX. A. 4
5. Terrorism — IX. A. 5

Theft and Burglary Endorsement:

- 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. — IX. E. i)

SECTION - X: POULTRY/BIRDS INSURANCE

- Indemnity against death due to accidents (fire, lightning, flood, cyclone, famine, riot, strike, civil commotion) or disease. — X. A

SECTION – XI - FIDELITY GUARANTEE

If an insured employee commits fraud or dishonesty causing financial loss, the Company will indemnify the Insured, provided:

1. The loss is connected to the employee's duties and is discovered within six months of their death, dismissal, or retirement, or within six months of the policy ending. — XI. A. 1

		2. The Company's liability is limited to the amount stated in the Schedule for any one person or all employees in one insurance period. **SECTION – XII – BAGGAGE** It will cover the Insured and their permanently residing family members for personal baggage lost, destroyed, or damaged by accident or misfortune while traveling in India. The liability is limited to the actual value of the property at the time of loss, up to the amount specified in the Schedule. **SECTION – XIII - ANIMAL DRAWN CART INSURANCE** <u>Section A - Damage to the vehicle</u> 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 If the vehicle is damaged by insured perils, the insured can authorize repairs up to ₹150 with a detailed cost estimate. Additionally, the Company covers protection, removal, and redelivery costs up to ₹50 per accident, except in total loss cases. <u>Section B - Injury to animals</u> ⇒ The Company will compensate the Insured for the loss if the specified animal is injured in an accident while attached to the insured vehicle, resulting in its death, necessary slaughter (certified by a vet), or permanent total disablement within 30 days. ⇒ Compensation is up to the animal's market value, not exceeding the Sum Insured. <u>Section C - Third Party including Passengers Liability</u> The Company will cover the Insured for accidents involving the vehicle, up to ₹10,000 per claim (₹25,000 per year) for: 1. Death or injury to any person, including passengers, except family members or those employed by the Insured. 2. b) Property damage, excluding property belonging to or controlled by the Insured or their family members. <u>Section D - Accident to the Insured or Driver</u> The Company will pay if the insured or authorized driver suffers bodily injury from an accident while mounting, dismounting, or driving the vehicle, resulting in: a) Death -- ₹10,000 b) Total loss of sight in both eyes, or use of two feet, or one hand and one foot -- ₹10,000 c) Total loss of sight in one eye, or use of one hand or foot -- ₹5,000 d) Permanent total disability -- ₹10,000 **SECTION XIV - AGRICULTURAL TRACTORS** As per the provisions, terms, exceptions, conditions and endorsements stipulated in the Motor Policy attached to and forming part of this Policy.	XI. A. 2 XII. A XIII(a). A. 1 XIII(a). A. 2 XIII(a). A. 3 XIII(a). A. 4 XIII(b). A XIII(c). A. 1 XIII(c). A. 2 XIII(d). A. a) XIII(d). A. b) XIII(d). A. c) XIII(d). A. d) XIV
7	**Add-on-Cover**	**SECTION – I (FIRE AND ALLIED PERILS) BUILDING AND CONTENTS**: extension covers contents temporarily removed and in transit within India for up to 120 days in total per insurance period, provided they are not otherwise insured. Liability for such property is limited to one-tenth of the total Sum Insured under this section. **SECTION VIII - LIVESTOCK / CATTLE / CAMEL / HORSE INSURANCE**: PTD cover can be extended for cattle, horse and camel	
8	**Loss Participation**	*For loss participation (wherever applicable), kindly refer to **Exclusions Sl. No. 9***	
9	**Exclusions (*What the Policy does not Cover*)**	**SECTION – I (FIRE AND ALLIED PERILS) BUILDING AND CONTENTS** The Company is not liable for loss or damage by/to: 1. Theft involving the insured's family. 2. Consumable articles.	I. C. 1 I. C. 2

		3. Money, securities, stamps, bullion, livestock, motor vehicles, and pedal cycles. 4. Deeds, bonds, bills of exchange, promissory notes, shares, business books, manuscripts, unset precious stones, documents, jewellery and valuables. The Company is not liable in respect of 5. The first ₹2,500 or 2.5% of the Sum Insured, whichever is less, for each loss under subsection 'f' **SECTION – II: LOSS OR DAMAGE TO THE STOCK** The Company is not liable for in respect of: 1. Loss/damage by Burglary/theft involving the insured's family. 2. The first ₹25,000 or 5% of the Sum Insured, whichever is less, for each loss. 3. Materials exceeding 1% of stock value: i) Easily ignitable materials (grass, hay, jute, oily/greasy waste, straw). ii) Flammable liquids. 4. Work, storage, or material removal in the insured or connected godown. **NOTE:** *Cover provided under Section I – b, e, f (Bursting, Flood, Earthquake etc.) are specifically excluded under Section II herein* **SECTION – III - BURGLARY AND HOUSEBREAKING** The Company is not liable for loss/damage: 1. By Burglary/theft involving the insured's employees or family. 2. To livestock, motor vehicles, and pedal cycles. 3. To money, securities for money, stamps, bullion, deeds, bonds, bills of exchange, promissory notes, stock and share certificates, business books manuscripts, documents of any kind, unset precious stones and Jewellery and valuables unless specifically declared. **SECTION – IV - TELEVISION SET / VCP / VCR** The company is not liable for: 1. Theft of external antenna or fittings unless the TV is stolen too. 2. Loss or damage from erection, repairing, or dismantling of the TV. 3. Loss or damage the manufacturer or supplier is responsible for by law or contract. 4. Liability assumed by agreement unless it would have attached to the insured otherwise. **SECTION – V: A) PEDAL CYCLE** The Company is not liable for: 1. Accidents, loss, damage, or liability when the Pedal Cycle is used for hire, reward, or outside India. 2. Damage from overloading, strain, or mechanical breakdown. 3. Theft of accessories unless the Pedal Cycle is also stolen. 4. Loss, damage, or liability during racing or pacemaking. 5. The first ₹10 of each loss. **SECTION – V: (B) CYCLE RICKSHAW** <u>Section 1: Loss or Damage to Cycle Rickshaw by:</u> **The Company is not liable for:** 1. First ₹25 of each claim. 2. Loss/damage exceeding the Cycle Rickshaw's insured value. 3. Loss/damage to property owned, held in trust, or controlled by the Insured. 4. Damage to the Cycle Rickshaw, tyres, lamps, or accessories from breakdown, wear and tear, brakes, punctures, cuts, or bursts. 5. Loss/damage to tyres, lamps, or accessories unless the Cycle Rickshaw is also lost, damaged, or destroyed at the same time. <u>Section 2: Legal Liability to the Public</u> It excludes liability for: 1. Death or injury to the insured's family or employees. 2. Damage to property owned, held in trust, or controlled by the insured or their family.	I. C. 3 I. C. 4 I. C. 5 II. B. 1 II. B. 2 II. B. 3 II. B. 4 III. B. 1 III. B. 2 III. B. 3 IV. C. 1 IV. C. 2 IV. C. 3 IV. C. 4 V(a). B. 1 V(a). B. 2 V(a). B. 3 V(a). B. 4 V(a). B. 5 V(b). B. 1 V(b). B. 2 V(b). B. 3 V(b). B. 4 V(b). B. 5 V(b). D. 1 V(b). D. 2

		3. Death, injury, or damage beyond carriageway limits during loading/unloading of the Cycle Rickshaw.	V(b). D. 3
		General Exclusions:	
		The Company is not liable for:	
		1. Accidents or liabilities outside the operating area. 2. Contractual liabilities. 3. Loss during repairs. 4. Accidents or damage after any variation in or termination of the Insured's interest. 5. Racing or overloading the Cycle Rickshaw. 6. Nuclear-related accidents or liabilities. 7. Losses during government requisition or detention. 8. Accidents while the driver is intoxicated. 9. Earthquake, strike, riot, or civil commotion losses unless proven otherwise.	V(b). E. 1 V(b). E. 2 V(b). E. 3 V(b). E. 4 V(b). E. 5 V(b). E. 6 V(b). E. 7 V(b). E. 8 V(b). E. 9
		SECTION – VI - PERSONAL ACCIDENT	
		The Company is not liable for:	
		1. Compensation under multiple benefits for the same disablement period, except under (6). 2. Any other payment after a claim under Benefits (1), (2), (3), or (4) is admitted and paid. 3. Multiple claims exceeding the Sum payable under Benefits (1) in any one insurance period. 4. Weekly compensation payments until the total amount is agreed. 5. Compensation for death, injury, or disablement due to: ⇒ Intentional self-injury, suicide, or attempted suicide. ⇒ Influence of intoxicating liquor or drugs. ⇒ Aviation activities (except as a passenger in licensed aircraft). ⇒ Venereal diseases, insanity. ⇒ Criminal acts. 6. Compensation for incidents related to war, invasion, civil unrest, military actions. 7. Death, injury, disease, or illness caused by ionizing radiations or radioactive contamination. 8. Death or disablement caused by, contributed to, or aggravated by childbirth or pregnancy.	VI(a). B. 1 VI(a). B. 2 VI(a). B. 3 VI(a). B. 4 VI(a). B. 5 VI(a). B. 6 VI(a). B. 7 VI(a). B. 8
		JPA/GRAMIN ACCIDENT INSURANCE: EXCLUSIONS	
		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.	VI(b). A. 1 VI(b). A. 2 VI(b). A. 3 VI(b). A. 4 VI(b). A. 5 VI(b). A. 6 VI(b). A. 7 VI(b). A. 8
		SECTION – VII - INSURANCE OF TINY SECTORS	
		The Company shall not be liable in respect of:	
		1. Loss of or damage to livestock, motor vehicles and pedal cycles. 2. Loss of or damage to money, securities for money, stamps, bullion, deeds, bonds, bills of exchange, promissory notes, stock and share certificates, business books, manuscripts, documents of any kind, unset precious stones and jewellery and valuables.	VII. B. 1 VII. B. 2
		SECTION – VIII - LIVESTOCK / CATTLE / CAMEL / HORSE INSURANCE	
		GENERAL EXCEPTIONS	
		The Company is not liable in respect:	
		1. Malicious injury, neglect, overloading, unskilled treatment, or unauthorized use of the animal. 2. Accidents before coverage starts or diseases within 15 days of coverage. 3. Intentional slaughter, except for humane reasons or legal orders. 4. Transport by air or sea. 5. Theft or clandestine sale of the animal. 6. War, invasion, civil unrest, or similar events.	VIII. B. 1 VIII. B. 2 VIII. B. 3 VIII. B. 4 VIII. B. 5 VIII. B. 6

7. Accidents, loss, damage, or liability from nuclear weapons/materials. VIII. B. 7

SPECIFIC EXCLUSIONS FOR CATTLE ONLY

1. Pleura pneumonia in respect of cattle in erstwhile Lakimpur and Sibsagar districts of Assam. VIII. C. 1
2. Transit by foot beyond 50 kms. from place of stabling. VIII. C. 2
3. PTD Coverage VIII. C. 3

SPECIFIC EXCLUSION TO SHEEP / PIG / GOAT

1. Diseases like enterotoxemia, sheep pox, goat pox, rinderpest, foot & mouth disease, anthrax, H.S., B.Q. are covered if inoculated with vaccination certificates. VIII. D. 1
2. Breeding and furrowing risks for pigs. VIII. D. 2
3. Any disability. VIII. D. 3
4. Swine fever for pigs, covered if vaccinated with a veterinary certificate. VIII. D. 4
5. 15-day waiting period for pigs under non-scheme. VIII. D. 5

SPECIFIC EXCLUSIONS FOR HORSE ETC/CAMEL ONLY

1. Famine (camels only). VIII. E. 1
2. Surra (camels), covered if inoculated with a veterinary certificate. VIII. E. 2
3. PTD. VIII. E. 3
4. Diseases before and within 15 days of coverage (non-scheme horses). VIII. E. 4
5. Racing, hunting, and bloodstock (horses). VIII. E. 5
6. Diseases like Golanders, South African Horse sickness, rinderpest, anthrax, B.Q., Foot & Mouth disease, and tetanus, covered if inoculated with veterinary certificates. VIII. E. 6

SECTION – IX - KISHAN AGRICULTURAL PUMSET INSURANCE: EXCLUSIONS

1. Normal wear & tear, and gradual deterioration. IX. B. 1
2. Wilful acts or gross negligence by the Insured or their representatives. IX. B. 2
3. Pre-existing faults known to the Insured. IX. B. 3
4. Manufacturer or supplier liability by law or contract. IX. B. 4
5. Costs for dismantling, transport, and re-erection. IX. B. 5
6. Deductible franchise as state below, with only the highest deductible applied if multiple items are damaged in one occurrence. IX. B. 6

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
7.5	105
10.0	115
15.0	140

THEFT AND BURGLARY ENDORSEMENT

This section does not cover:

1. Theft or damage involving household members, business staff, or lawful occupants. IX. E. ii). 1
2. Theft of individual pump set parts. IX. E. ii). 2

- Coverage ceases if:
  - ⇒ Premises are uninhabited for 7+ consecutive days/nights.
  - ⇒ Material alterations increase risk.
  - ⇒ Insured property is removed from stated premises.

SECTION-X - POULTRY/BIRDS INSURANCE: SPECIFIC EXCLUSIONS

1. Malicious injury, neglect. — X. B. 1
2. Transit by any mode. — X. B. 2
3. Improper management (overcrowding). — X. B. 3
4. Undergrowth, cannibalism, predators. — X. B. 4
5. Theft or clandestine sale. — X. B. 5
6. Intentional slaughter unless necessary for humane reasons with a vet's certificate or legal order. — X. B. 6
7. Consequential loss.
8. Permanent and partial disablement. — X. B. 7
9. Loss of production. — X. B. 8
10. — X. B. 9
    - ⇒ Specific diseases like Marek's, Ranikhet, fowl pox, bronchitis (covered if inoculated), and malnutrition. — X. B. 10
    - ⇒ Loss from huddling/piling of birds.
    - ⇒ Avian Leucosis complex (ALC)

Admissibility of the claim: — X. D. 10

a) Excess Clause: Claim under the Policy should be admissible only if the mortality in the flock exceeds beyond the excess limit given below:

Broilers	Mortality
1 day old to 8 weeks	5% of population in each batch
Layers	
1 day old to 8 weeks	5% of population in each batch
9 weeks to 20 weeks	3% of population in each batch
21 weeks to 72 weeks	1% of population in each batch

LIABILITY:

The Company will indemnify 80% of the value of the bird at the time of death as per the existing TAC Region basis weekly valuation.

SECTION – XII – BAGGAGE

The Company shall not be liable in respect of:

1. Loss or damage to brittle items unless from transport accidents. — XII. B. 1
2. Loss from moth, mildew, vermin, or cleaning processes. — XII. B. 2
3. Damage to electrical items from pressure, short circuits, arcing, or electricity leakage. — XII. B. 3
4. Damage from mechanical issues or overwinding of watches/clocks. — XII. B. 4
5. Theft from cars unless fully enclosed and locked. — XII. B. 5
6. Loss while transported by contracted carriers. — XII. B. 6
7. loss or damage to money securities, manuscripts, deeds, bonds, bills of exchange promissory notes stock or share certificates stamps, business books or documents. jewellery watches furs precious metals precious stones gold and silver ornaments travel tickets cheques and bank drafts. — XII. B. 7
8. Loss of items not declared at the journey's start. — XII. B. 8
9. Loss of consumable items. — XII. B. 9
10. Loss of personal items in use during the journey. — XII. B. 10
11. Damage from leakage, spillage, or explosion of liquids or hazardous materials. — XII. B. 11

SECTION – XIII - ANIMAL DRAWN CART INSURANCE

<u>Section A – Damage to the vehicle</u>

The Company is not liable for:

a) Damage to tyres unless the vehicle is lost/damaged; liability limited to 50% of replacement cost. — XIII(a). B. 1. i)
b) Wear and tear, mechanical failures, breakdowns, or depreciation. — XIII(a). B. 1. ii)
c) Loss/damage to accessories by theft unless the vehicle is stolen too. — XIII(a). B. 1. iii)
d) The first ₹50 of each claim, except total loss by fire. — XIII(a). B. 1. iv)

		<u>Section B – Injury to animals</u> The Company is not liable for any injury sustained: a) If the animal is used for purposes not stated in the Schedule. b) Due to pre-existing diseases, overstrain, or fatigue. <u>Section C – Third Party including Passengers Liability</u> The Company is not liable for: a) Death, injury, or damage beyond carriageway limits during loading/unloading. b) Damage to bridges, roads, or structures from vehicle vibration or weight. c) Liability from agreements not binding without the agreement. d) Passenger liability claims if the vehicle is overloaded or exceeds its carrying capacity during the accident. <u>Section D – Accident to the Insured or Driver</u> The Company is not liable for: 1. Compensation under multiple clauses (a), (b), (c), (d) for the same injury or disablement. 2. Injury or disablement linked to pre-existing disabilities at the policy issue date. 3. Death, disablement, or injury from intentional self-injury, suicide, insanity, or pregnancy. 4. Fraudulent claims or those supported by fraudulent statements or devices. **GENERAL EXCEPTIONS** The Company is not liable for: 1) Injury, loss, or damage from using the animal/vehicle outside business purposes specified in the Schedule or for social/domestic/pleasure purposes. 2) Injury, loss, or damage outside the geographical limit specified in the Schedule. 3) Contractual liability claims. 4) Injury, loss, or damage while the driver is under the influence of intoxicants or committing a criminal act. 5) Injury, loss, or damage during requisition, detention, or seizure by the government/statutory body. 6) Consequences of war, invasion, civil unrest, or usurped power. 7) a) Any accident, loss, or property damage, and any consequential loss. b) Legal liability from ionizing radiations, radioactive contamination from nuclear fuel, or nuclear weapons material. ➢ Consequential loss of any kind or description. ➢ Loss or damage caused by depreciation or wear and tear	XIII(b). B. 2. i) XIII(b). B. 2. ii) XIII(c). B. 1. i) XIII(c). B. 1. ii) XIII(c). B. 1. iii) XIII(c). B. 1. iv) XIII(d). B. 1 XIII(d). B. 2 XIII(d). B. 3 XIII(d). B. 4 XIII(d). C. 1 XIII(d). C. 2 XIII(d). C. 3 XIII(d). C. 4 XIII(d). C. 5 XIII(d). C. 6 XIII(d). C. 7 B. 2 B. 3
10	**Special Conditions and Warranties (if any)**	• The animal must be healthy and injury-free at insurance proposal, renewal, and premium payment. • 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.	
11	**Admissibility of Claim**	✚ Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim. ✚ Upon an event likely to give rise to a claim: a) For theft, lodge a police complaint immediately and try to recover the property. b) Notify the Company immediately and submit detailed loss particulars within 14 days. ✚ For bodily injury, disease, or illness, insured shall: ⇒ Notify the Company within 14 days. ⇒ In case of death, legal representatives must notify the Company immediately. ⇒ Provide all necessary certificates, information, and evidence at the insured's expense. ⇒ Obtain medical treatment immediately after an accident to ensure coverage. ✚ Insured shall ⇒ Notify the company immediately in writing of any illness, lameness, or injuries to insured animal, ⇒ Notify the company immediately upon the animal's death, allowing them to inspect the carcass within 24 hours. ⇒ Submit veterinary certificates and proof within 14 days. ⇒ Submit the ear tag and completed claim papers.	

<table>
<tr><td></td><td></td><td>POULTRY BIRDS – Claim Procedure

Insured Shall

❖ In case of bird death, immediately inform the Company and provide:
a) Claim form
b) Vet P.M. Report
c) Daily mortality/feeding records
d) Purchase invoices
e) Proof of loss (photos, medical bills, etc.)
❖ For epidemic deaths, notify within 12 hours, segregate birds for inspection.
❖ Send weekly mortality details; otherwise, the report is considered nil.
❖ Report claims within three days to avoid non-standard treatment.
❖ Crosscheck claim details with the farm's mortality register.
❖ Vet doctors should inspect daily if epidemic mortality occurs.</td><td></td></tr>
<tr><td>12</td><td>Policy Servicing – Claim Intimation and Processing</td><td>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.
<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></td><td></td></tr>
<tr><td>13</td><td>Grievance Redressal and Policyholders' Protection</td><td>In case of any grievance, you may contact UIIC through
a. Website: www.uiic.co.in
b. Toll Free Number: 1800 425 333 33
c. E-Mail: customercare@uiic.co.in

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.</td><td></td></tr>
<tr><td>14</td><td>Obligations of the Policyholder</td><td>• 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.</td><td></td></tr>
</table>

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.