Cattle Insurance Policy

Policy ID: UIN: IRDAN134RP0001V02200809 | Category: Animal - Livestock Insurance

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year or 3 Years
Validity Basis: Tag-based Validity

2. Policy Overview

A comprehensive policy protecting farmers against the death of cattle (Milch cows, Buffaloes, Studs, Bullocks) due to accidents, diseases, or surgical operations.

Ideal For: *Farmers, Dairy Owners, and Rural Households owning cattle for commercial or personal use.*

3. Eligibility Criteria

- **Animals Covered:**   Milch Cows, Buffaloes, Studs, Bullocks, Sheep, Goats.
- **Age Limit:**   Standard age limits apply (e.g., 2-10 years for Cows).
- **Identification:**   Ear tagging is mandatory.

4. Sum Insured Eligibility

- **Basis:**   Market Value certified by Veterinary Surgeon.

5. Scope of Coverage

- **Death due to Accident:** Fire, Lightning, Flood, Storm, Earthquake, Cyclone.
- **Death due to Disease:** Contracted during policy period.
- **Surgical Operations:** Death arising from necessary surgeries.
- **Riot & Strike:** Covered.

7. Major Exclusions

x Malicious Injury: Willful neglect or injury.

x Theft: Clandestine sale or theft not covered.

x Intentional Slaughter: Except when certified by Vet for incurable suffering.

x Transport: Transit not covered unless specified.

x Pre-existing Disease: Contracted prior to risk commencement.

8. Claims & Administration

Claims Procedure:

- Notification: Immediate notice (within 24 hours).
- Requirements: Ear Tag must be produced. Post Mortem Report and Vet Certificate mandatory.

Policy Terms:

- Valuation: Sum Insured based on market value negotiated with Vet.
- Tagging: No Tag, No Claim.