

Poultry Insurance Policy

Policy ID: UIN: IRDAN134RP0001V01200910 | Category: Animal - Livestock (Poultry)

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: Batch (Broilers) or 1 Year (Layers)

Validity Basis: Bird Lifecycle / Annual

2. Policy Overview

Indemnifies poultry farmers against the death of birds (Layers/Broilers) due to accidents or diseases.

Ideal For: Poultry farm owners (Layers, Broilers, Hatchery birds).

3. Eligibility Criteria

- **Birds:** Layers, Broilers, Parent Stock.

- **Farm Size:** Minimum flock size usually applies (e.g., 100 birds).

4. Sum Insured Eligibility

- **Basis:** Cost of production or Valuation chart based on age (weeks).

5. Scope of Coverage

- **Accident:** Fire, Flood, Storm, Earthquake, Cyclone.

- **Disease:** Contracted during policy period.

- **Riot & Strike:** Civil commotion covered.

7. Major Exclusions

x Improper Management: Overcrowding, malnutrition.

x Theft: Clandestine sale or theft.

x Predators: Death by rats, cats, or wild birds.

x Diseases: Marek's disease, Ranikhet disease, Fowl Pox (unless vaccinated).

x Transit: Loss during transport.

8. Claims & Administration

Claims Procedure:

- Notification: Immediate.
- Evidence: Photographs, Vet Certificate, Daily mortality records.

Policy Terms:

- Indemnity Limit: Restricted to 80% of the value of birds at time of death.