

# Poultry Insurance Policy

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

Provider: Universal Somp 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.