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GENERAL INSURANCE An ISO 9001:2015 Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Tax laws are subject to change.

# IRDAI Registration No. 103. Reliance General Insurance Company Limited

**Registered & Corporate Office:** Reliance Centre, South Wing, 4th Floor, Santacruz (East), Off Western Express Highway, Mumbai 400055.

Corporate Identity Number: U66603MH2000PLC128300.

UIN No.: IRDAN103RP0021V01200102, IRDAN103CP0008V01201920 Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as

No person shall allow or offer to allow, either directly or indirectly, as an

inducement to any person to take out or renew or continue an insurance

in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the

premium shown on the policy, nor shall any person taking out or renewing

or continuing a policy accept any rebate, except such rebate as may be

allowed in accordance with the published prospectuses or tables of the

amended by Insurance Laws (Amendment) Act, 2015.

insurer.

\*\* For detailed scope of cover, terms & exclusions please refer policy document.

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# What do

## What does the policy cover?

- The policy provides compensation for the death of animals due to:
  - Accidents (including fire, lightning, flood, inundation, cyclone, tornado, storm, tempest, hurricane, earthquake, famine, riot, strike and civil commotion).
  - Surgical operations.
  - Diseases contracted or occurring during the period of this Policy.
- Policy tenure is either 1 year or 3 years
- Types of cattle that are covered are-
- Indigenous Breed
  - Cross Breed
  - Exotic Breed

Type and age Group of animals covered:

Type of Cattle	Age Group
Milch Cows     Indigenous/Crossbred     Exotic	2 years or age at first calving to 9 years

Type of Cattle	Age Group	
Milch Buffaloes	3 years or age at first calving to 9 years	
Stud Bulls	3 years or age at first calving to 8 years	
Bullocks	3 – 9 Years	
• Female calves, Heifers	4 months up to date of 1 <sup>st</sup> calving	

### What does the policy not cover?

- Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purposes other than stated in the Policy without the consent of the Company in writing.
- Accidents occurring and/or diseases contracted prior to commencement of risk.
- Death of animal(s) due to diseases contracted within 15 days from the date of commencement of risk.
- Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane grounds on the basis of a certificate issued by a qualified Veterinarian or in cases where destruction is resorted to by order of a lawfully constituted authority.
- Injury or death due to transportation by any mode.
- Pleuropneumonia in respect of cattle in Lakhipur and Sibsagar districts of Assam.
- Theft of the insured animal.

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war rebellion, revolution, insurrection, mutiny, tumult, military or usurped owner or any consequences thereof or attempt thereat).
  - Any accident, loss, destruction, damage or legal liability, directly or indirectly, used by or contributed to by or arising from nuclear weapons/materials



- Multi Year Policy 3 year Policy
- Simplified Call center enabled Claim intimation process



- Immediate intimation should be given to the Company on its 24x7 call claims customer care, also customer needs to approach to the authorized veterinary doctor and the authorized person of the Company to certify death of the Insured animal.
- Concerned MO or authorized person by MO would visit the location and get photographs with the dead cattle along with the owner, please note while clicking the photographs date and time should come on the photographs.
- Duly completed Claim form signed by the Insured is to be provided and fees to be paid for the death survey process.
- Identification Tag of the animal insured under this Policy, to be surrendered to the local office of the Company. In case this is not done, the claim becomes voidable at the Company's option.
- Within 15 days all the claims documents should reach to animal claims department of RGICL or to the local RGICL Branch office.
- Within 45 days customer should receive the claims cheque if payable.