

PROSPECTUS POULTRY INSURANCE (COMMERCIAL)

Scope of Benefits

What we cover

Indemnity against death of the birds caused by one or more of the following events:

1. Accident inclusive of Fire, Lightning, Flood, Inundation, Storm, Hurricane, Earthquake, Cyclone, Tornado, Tempest and Famine
2. Diseases contracted or occurring during the period of this Policy
3. Riot & Strike, Civil Commotion

Subject to the company's liability is restricted to 80% of the value of the birds at the time of death.

What we don't cover

We will not pay for the loss/damage attributable to

1. malicious/willful injury, neglect
2. whilst in transit by any mode of transport
3. improper management (including overcrowding)
4. undergrowth, cannibalism, action of predators like preying birds and carnivorous animals/birds.
5. theft and clandestine sale of birds
6. intentional slaughter of the birds except in cases where destruction is necessary to terminate incurable suffering on humane consideration and to protect remaining healthy flock to reduce additional losses on the basis of certificate issued by qualified veterinary surgeon or in cases where destruction is resorted to by order of lawfully constituted authority under intimation to Us.
7. consequential loss howsoever caused
8. permanent total or partial disablement of birds of any degree/nature
9. loss of production
10. Marek's disease, Ranikhet disease, Fowl Pox and Infections Bronchitis. These diseases are covered by the Policy only if the necessary veterinary certificate to that effect is supplied to Us. Coccidiosis and other diseases are covered only if preventive and curative measures are taken from time to time. The farm should be closed for 2 months if epidemic disease occurs.
11. malnutrition/shortage of water, death due to starvation because of non supply of feed to farm due to any reason whatsoever.
12. loss due to huddling and/or pilling of birds
13. Avian Leucosis Complex (A.L.C.)
14. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or Usurped power or any consequences thereof or attempt thereat.

15. any accidental loss destruction damage or legal liability directly or indirectly caused or contributed to by or arising from nuclear weapons.
16. Salmonellosis covered subject to submission of clean certificate from competent Government Authority immediately after testing.

Extent of Insurance Cover

Animal and Poultry rearing still remains a vital source of bread and butter for many people in India and this product is designed to cater the needs of people who are solely dependent on Poultry farm for their earnings.

This Policy shall provide indemnity for death of birds due to accident (including Fire, Flood, and Cyclone. Strike, Riot and Civil Commotion) or diseases contracted or occurring during the period of insurance.

The word Poultry of the purpose of this agreement refers to (a) Layers (b) Broilers (C) Hatchery (breeding stock), which are Exotic and Crossbred. Indigenous and non-descript Poultry will not be insured. Only comprehensive cover for parent stock (Hatchery) is available.

- Exotic birds mean whose both parents are of foreign breed, which includes birds born in India as well as those born abroad.
- A Crossbred for the insurance purpose means one of whose either parent is of foreign breed.
- Proposals in respect of birds other than the above do not fall within the purview of this Insurance Policy.

Age Group

The policy is for insuring birds in the following age groups.

Type of birds	Age Group
Layers	1 day to 20 weeks
	21 weeks to 72 weeks
	1 day to 72 weeks
Broilers	1 day to 8 weeks
	1 day to 6 weeks
Hatchery birds (parent stock)	1 day to 72 weeks

Sum Insured

Sum Insured is the Peak value per bird. Refer the chart for Peak value for different types of birds.

Type of birds	Age Group	Maximum Sum Insured(Peak Value) per bird	
		IRDP or similar schemes	Others
Layers	1 day to 20 weeks	INR 25	INR 75
	21 weeks to 72 weeks		
	1 day to 72 weeks		
Broilers	1 day to 8 weeks	INR 15	INR 45
	1 day to 6 weeks		
Hatchery birds (parent stock)	1 day to 72 weeks	NA	Negotiable with documentary evidence

Liability of the company

The Insurer's liability is restricted to 80% of the value of the birds at the time of death. For claims out of Gumboro disease, additional excess @ 20% would be applied.

Territory & Jurisdiction

The Geographical Limit of this Policy and jurisdiction shall be India. All claims under this Policy shall be settled in Indian Rupees only.

Who can take the policy

The cover is applicable to Poultry farms consisting of all types of Exotic and Crossbred Poultry birds in India. This product is designed to cater the needs of people who are solely dependent on Poultry farm for their earnings.

All birds in a farm should be covered. After issuing Policy, if additional birds are introduced in the farm, immediate notice to be given to insurer otherwise claim will be repudiated.

The Scheme is applicable to Poultry farms consisting of minimum number of birds as follows:

Under Bank finance (for all types of birds)

IRDP	100 Nos. (or as per IRDP Norms)
Non-IRD	500Nos.

(ii) General:

a) Broilers	100 Birds Per Batch
b) Layers	500 Birds Per Batch
c) Hatchery	2000 Birds Per Batch

Criteria on which discounts in premium can be allowed

Discounting features available in the product are as follows –

- No Claim Discount
- Good Features Discount

GENERAL CONDITIONS

1. NOTICE:

Every notice and communication to Us required by or in respect of this Policy shall be in writing.

2. CHANCE OF HAZARD

Before each renewal of the insurance, You shall give written notice to Us of disease, injury, illness or physical defect with which the birds had been born or are infected.

3. REASONABLE CARE

You shall all time exercise reasonable care and prudence in the selection of the employees to manage and run the farm.

4. INSPECTION

You shall always permit our authorized representative to inspect the birds hereby insured and Your premises and shall also furnish any information which We may require and shall comply with all the regulations and directions from time to time made and given by Us.

5. MAINTENANCE

You should have proper and adequate veterinary facilities and You must ensure good housekeeping of the farm. Birds should be purchased only from approved standard hatcheries. Proper records of daily stock position, feed consumption and egg production must be maintained by You. Debeaking should be carried out only by properly trained person. Periodical deworming should be carried out and the records for that should be maintained by You. The Veterinary Surgeon's certificate should also be submitted in the prescribed form for the birds added during the currency of the Policy.

6. CANCELLATION

We may cancel this Policy by sending 15 days notice in writing by recorded delivery to you at your last known address. You will then be entitled to a pro-rata refund of eligible premium for the un-expired

period of this Policy from the date of cancellation, You may cancel this Policy by sending a written notice to Us. Retention premium for the period We were on risk will be calculated based on following short period table and the balance will be refunded to You subject to the condition that no claim has been preferred on Us.

Period (not Exceeding)	Proportion of Premium
1 week	1/8 of the annual premium
1 months	1/4 of the annual premium
2 months	3/8 of the annual premium
3 months	1/2 of the annual premium
4 months	5/8 of the annual premium
5 months	3/4 of the annual premium
8 months	7/8 of the annual premium
Exceeding 8 months	Full annual premium

The grounds for cancellation of the policy , for the insurer, can be only on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation of the insured.

7. CESSATION OF THE RISK

This Policy shall cease to cover any bird immediately if You sell it or part with any interest in it whatsoever, whether permanently or temporarily.

8. CONTRIBUTION:

If at the time of any loss or damage happening to the subject matter hereby insured there be any other subsisting insurance or insurances, whether effected by You or by any other person on Your behalf covering the same property We shall not be liable to pay or contribute more than its rateable proportion of such loss.

Below Warranty will be applied in case multiple policies involving Bank or other lending or financing entity:

Warranted that in case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, contribution clause stands deleted. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk

9. FRAUD

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefits under the Policy or if loss or damage be occasioned by Your willful act or with your connivance, all benefits under this Policy shall be forfeited.

10. ARBITRATION

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. (This clause does not apply to policies bought by individuals)

11. GEOGRAPHICAL LIMITS:

The Geographical Limit of this Policy and jurisdiction shall be India. All claims under this Policy shall be settled in Indian Rupees only.

12. DISCLAIMER CLAUSE

If We shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

13. OBSERVATION

Due observation and fulfillment of the terms and conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to any liability being entertained by Us/ to make any payment under this Policy.

Claim Procedure

The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings

Claim Intimation

In the event of any circumstances likely to give rise to a claim insured must follow the following.

- a. Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.
- b. Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.
- c. Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.
- d. While notifying your claim, please share your
 1. policy number under which you prefer to lodge your claim,
 2. date of loss,
 3. place of loss,
 4. cause of loss
 5. estimate of your loss.
- e. Details of contact person with mobile no. and e- mail ID.
- e. Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.
- f. Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.

Followed by notification of a claim, insured is expected to follow the following procedures.

- a. Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.
- b. Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.
- c. Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.
- d. Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.
- e. After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.
- f. Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.
- g. Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to respond for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

1. Claim form with Vet certificate showing market value
2. Statement of concerned persons
3. PM Report sound by the Veterinary Doctor
4. Purchase invoice
5. Daily Stock register
6. Mortality register
7. Vaccination register

Escalation Matrix

Level 1 - contactclaims@universalsompo.com

Level 2 - grievance@universalsompo.com

Level 3 - gro@universalsompo.com

Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

Step 1

Contact Us - 1-800-224030/1-800-2004030

E-mail Address: Contactus@universalsompo.com

Write to us Customer Service Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Senior Citizen Number: 1800 267 4030

Step 2

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- grievance@universalsompo.com

Drop in Your concern

Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

Step 3:

In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:

Chief Grievance Redressal Officer

Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Email : gro@universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal>

Step 4.

Bima Bharosa Portal link : <https://bimabharosa.irdai.gov.in/>

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: <https://www.cioins.co.in/Ombudsman>

Note: Grievance may also be lodged at IRDAI <https://bimabharosa.irdai.gov.in/>

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

1. 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 or 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 prospectus or tables of the Insurer.

2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.

Disclaimer: The above information is only indicative in nature. For full range of benefits available and the conditions and exclusions applicable under the policy, kindly refer to the policy wordings.

Registered & Corp Office: Universal Sampo General Insurance Company Ltd. 8th Floor & 9th Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai 400063, Toll free no: 1800-22-4030/1800-200-4030, IRDAI Reg no: 134, CIN# U66010MH2007PLC166770 E-mail: contactus@universalsampo.com, website link www.universalsampo.com