दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LIMITED

Head Office: 87, M G Road, Fort, Mumbai-400001

CIN No: L66000MH1919GOI000526 / IRDAI Regn. No.190

CATTLE INSURANCE
(IRDAN190RP0152V01100001)

NOTE: This document provide only key information about your policy. Please refer to the policy document for detailed terms and conditions.

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

<table>
<tr><th>S.N.</th><th>Title</th><th>Description</th><th>Policy Clause</th></tr>
<tr><td>1</td><td>Product Name</td><td>Cattle Insurance Policy</td><td></td></tr>
<tr><td>2</td><td>Unique Identification Number (UIN) allotted by IRDAI</td><td>IRDAN10RP0152V01100001</td><td></td></tr>
<tr><td>3</td><td>Structure</td><td>Sum insured not exceeding Market value. Indemnity (Where on happening of death of animal, Insured shall be paid up to Sum Insured OR market value prior to illness at the time of loss, whichever is less)</td><td>Prospectus point no. 3 & 4</td></tr>
<tr><td>4</td><td>Interests Insured</td><td>All Indigenous, Cross-bred and Exotic cattle will be covered under this policy.</td><td>Prospectus point no. 1</td></tr>
<tr><td>5</td><td>Age Group</td><td>
<table>
<tr><td rowspan="4">I</td><td>a)</td><td>Milch Cows(Indigenous/ Cross-bred/Exotic)</td><td>2 Years (or age at first calving) to 10 years.</td></tr>
<tr><td>b)</td><td>Milch Buffaloes</td><td>3 Years (or age at first calving) to 12 years.</td></tr>
<tr><td>c)</td><td>Stud Bulls (Cow/Buffalo species)</td><td>3 years to 8 years or earlier age at sexual maturity</td></tr>
<tr><td>d)</td><td>Bullock (castrated bulls and castrated male buffaloes)</td><td>3 years to 12 years</td></tr>
<tr><td>II</td><td colspan="2">Indigenous, cross-bred & exotic female calves/heifers.</td><td>From 4 months upto the date of first calving or minimum age as in (I)(a)& (b).</td></tr>
</table>
</td><td>Prospectus point no. 2</td></tr>
<tr><td>5</td><td>Sum Insured</td><td>Sum Insured will not exceed 100% of market value.</td><td>Prospectus point no. 3(ii)</td></tr>
</table>

6	Policy Coverage	The policy shall provide indemnity against death of insured Cattle due to Accident (inclusive of Fire, Lightning, Flood, Inundation, Storm, Hurricane, Earthquake, Cyclone, Tornado, Tempest and Famine) & Diseases contracted or occurring during the period of this policy, Surgical Operations and Riot & Strike	Prospectus point no. **7**
7	Add-on Cover	PTD Cover and Transit Cover	Prospectus point no. **7**
8	Loss Participation	• In case of PTD claims, the indemnity is limited to 75% of Sum Insured. • If death occurs during any period and if the animal is pregnant for less than four months, the indemnity will be restricted to 50% of Sum Insured or Market Value, whichever is less.	Prospectus point no. **4 & 14**
9	Exclusions	• Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy without the consent of the Company in writing. • Accidents occurring and/or Diseases contracted prior to the commencement of risk. • Intentional Slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinarian or in cases where destruction is resorted to by the order of lawfully constituted Authority. • Theft and Clandestine sale 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 Power or Any Consequences Thereof or Attempt Thereat. • Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons. • Consequential loss of whatsoever nature. • Transport by air and sea • **Any claim arising due to diseases contracted within 15 days from the date of risk are not covered.**	Prospectus point no. **8(A)**
10	Specific Exclusions	• Pleuropneumonia in respect of Cattle in Lakhimpur & Sibasagar Districts and newly carved out districts out of these two districts of Assam. • **All the claims received without Ear Tag.**	Prospectus point no.**8(B)**
11	Claims Procedure	<u>CLAIM PROCEDURE FOR DEATH CLAIM</u> In the event of death of animal immediate intimation should be given to the Company and the insured should furnish the following documents and required	Prospectus point no. **14**

		information. i) Duly Completed Claim Form ii) Death Certificate from a registered Veterinarian on Company's form. iii) Post Mortem Examination report. iv) Ear tag. CLAIM PROCEDURE FOR PTD CLAIM a) A Certificate from the qualified Veterinarian to be obtained. b) The animal should be inspected by our Veterinary Officer also. c) Complete chart of treatment, medicines used, receipts, etc. should be collected. (The Underwriting Office may engage an independent qualified Veterinarian or another Investigator in special circumstances. d) Admissibility of claim to be considered after two months of obtaining Veterinary Doctor/Company Doctor's report. The Company's Veterinarian should examine the animal and confirm PTD, before settlement of the claim. e) The indemnity is limited to 75% of Sum Insured.	
12	Policy Servicing	Call center number of the insurer-1800-209-1415 Company Officials- https://www.newindia.co.in/ **Policy Issuing Office :**………	
13	Grievance Redressal and Policyholders Protection	Visit the Servicing Branch mentioned in the policy Document Website: Visit the Servicing Branch mentioned in the policy Document • Website: https://www.newindia.co.in/portal/readMore/Grieances • Toll free: 1800-209-1415 or on Company website http://www.newindia.co.in/ • Bima Bharosa https://bimabharosa.irdai.gov.in/ • Ombudsman - Website Link : https://www.cioins.co.in/ • You can send Your grievance in writing by post or email to Our Grievance Redressal Officer Address : The New India Assurance Co. Ltd., Head Office, 87 M.G.Road, Fort, Mumbai - 400 001, e-mail : customercare.ho@newindia.co.in	
14	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form. • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the	

		policy period. **Change of Risk:-** Before each inception / renewal / extension /of insurance, the insured shall give written notice to the Company on epidemics, diseases, parasitical attacks, injury, illness or physical defects with which the cattle had been or are affected during the previous policy period, or in case of request for extension, during the existing policy period. Non-disclosure of material information may affect the claim settlement.	

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

Place:

Date: **(Signature of the Policy Holder)**

Note:

- The information must be read in conjunction with the Prospectus and Policy Document /Schedule.
- In case of any conflict between the CIS and the Policy Document the terms and conditions mentioned in the Policy Document shall prevail.