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

SHEEP AND GOAT INSURANCE POLICY

(IRDAN10RP0154V01100001)

1. SCOPE OF COVER

The policy provides coverage to all Indigenous, Cross-bred and Exotic Sheep and Goats with in the geographical jurisdiction of India.

- Indigenous animal means whose parents are of Indian breed.
- Exotic animal means whose parents are of foreign breed. This includes animals born in India as well as those born abroad.
- A cross-bred animal for insurance purpose means one of whose parents is of foreign breed.

2. AGE GROUP:

Animals in the age group of 6 months to 6 years.

3. VALUATION AND SUM INSURED:

The market value of sheep and goats varies from breed to breed, from area to area and from time to time. The examining Veterinarians recommendations for valuation shall be considered as the proper guide for acceptance of insurance as well as for settlement of claims.

Sum Insured will not exceed 100% of market value.

4. PREMIUM RATES:

Indigenous animals	4% gross per annum
For Cross-bred animals	5% gross per annum
For Exotic animals	6% gross per annum

5. GROUP DISCOUNT:

No. of Animals	Percentage of Discount
Up to 100 animals	No Discount
From 101 to 500	5% of total premium
From 501 to 1000	7.5% of total premium
From 1001 to 5000	10% of total premium
From 5001 to 10000	15% of total premium
Above 10000 animals	20% of total premium

6. SHORT PERIOD RATES:

PERIOD (Not Exceeding)	Proportion of Premium
1 week	1/8 of annual rate
1 month	1/4 of annual rate
2 months	3/8 of annual rate
3 months	1/2 of annual rate
4 months	5/8 of annual rate
5 months	3/4 of annual rate
8 months	7/8 of annual rate
Exceeding 8 months	Full Annual Premium

7. **INSURANCE COVERAGE:**

The policy shall provide indemnity against death of Sheep and Goats due to accident including Fire, Lightning, Flood, Cyclone, Famine, Earthquake, Landslide, Strike, Riot or diseases contracted or occurring during the period of insurance.

8. EXCLUSIONS:

COMMON 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 Disease contracted prior to 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.

9. SPECIFIC EXCLUSIONS:

Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, Foot & Mouth Disease, Anthrax, H.S.B.Q. These diseases are covered by the policy if the animal is successfully inoculated (Vaccinated) and necessary Veterinary Certificates are supplied to the Company.

10. **VETERINARY EXAMINATION:**
    - The report of the Veterinary Surgeon giving the age, identification marks, health of the animal and indication that protective inoculation has been completed, must be obtained for each proposal.
    - Wherever Veterinary surgeons are not available, the Underwriting Offices with the approval of HO may accept certificates of health issued by Livestock Inspectors/Supervisors who are Diploma Holders. Such Certificates will be valid for acceptance of proposal only.
    - Fresh Veterinary examination is not necessary if renewal is effected in time.
    - Insurers may pay the Veterinarian a fee of Rs.75/- per animal towards the examination fees at the time of acceptance of proposal.

11. **IDENTIFICATION OF ANIMALS:**
    All Insured animals should be suitably identified by ear tagging and/or tattooing method. Natural identification marks should be clearly noted in the proposal and veterinary health certificate. Besides cost of ear tag, tagging charges not exceeding Rs.50/- per animal will be borne by the Company.

12. **LOSS SETTLEMENT:**
    Loss settlement shall be made on the basis of market value as certified by Veterinary Surgeon or sum insured, whichever is less.

13. **CLAIMS PROCEDURE:**
    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 information.
    - Duly Completed Claim Form
    - Death Certificate from a Veterinarian on Company's form.
    - Post Mortem Examination report.
    - Ear tag wherever applicable.

14. **SALVAGE**: No salvage value will be deducted from claims.
15. Company may engage an independent Veterinary Surgeon or another investigator in special circumstances.

16. **TRANSFER OF INTEREST:**
    Provided previous notice in writing is given to the Company, a Policy may be transferred to an approved new owner or to cover a new (another) animal which is subject to adjustment of premium on a pro-rata basis and requirements such as ear tag and health certificate. Transfer fee of Rs.15/- should be collected.

17. **MIGRATION OF SHEEP AND GOATS:**
    Claims arising outside the geographical area in situations like drought, epidemics and natural calamities, necessitating movement of insured animals are payable. Relaxation of the aforesaid nature can be extended to movement of Sheep and Goats from lower to higher altitude as per weather conditions prevalent in the area. Further, migration of sheep and goats within 80kms.is allowed without any extra premium.

18. **STANDARD FORMS:** Following forms should be utilized.
    - Proposal Form
    - Veterinary Certificate for acceptance of risk (Fitness Certificate)
    - Veterinary Certificate to be submitted during claim (Death Certificate and Post Mortem Report) along with the Claim form