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Cattle Insurance Policy

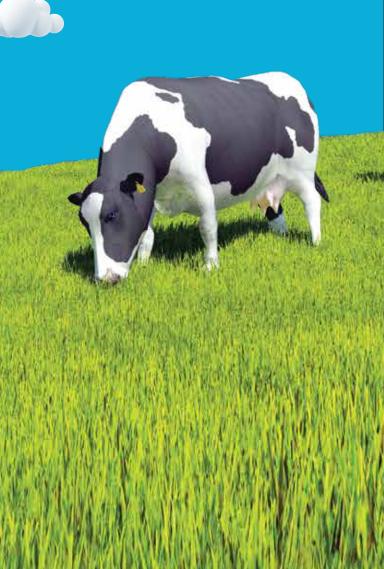
Cover that insures your cattle and lets you stay stress-free

Tech+ ♥= live Smart



Cattle insurance protects farmers from financial loss incurred due to the death of their cattle. The cost of cattle is high and their loss can force farmers to get into a debt cycle. With cattle insurance, farmers will get compensation against the cattle loss.

Cattle Insurance Policy is the new way to *live* Smart with Tech +



#### 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	
Milch Cows	2 years or age at first calving to 9 years
Milch Buffaloes	3 years or age at first calving to 9 years
Stud Bulls	3 years or age at sexual maturity to 8 years
Bullocks	3 to 9 Years
Female calves, Heifers	4 months up to date of 1st calving

## **Key Benefits**



Multi Year Policy - 3 year Policy



Call center enabled Claim intimation process



## Policy Covers Everything But This<sup>^</sup>

- 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

^This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.reliancegeneral.co.in



## **Easy Steps To Claim**



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.



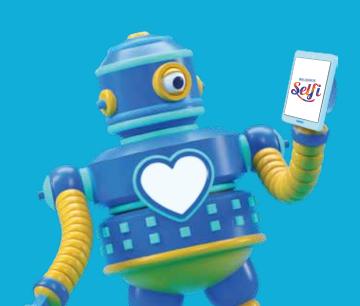
Duly completed Claim form signed by the Insured is to be provided and fees to be paid by the customer for the death survey process.



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.



To make a smart choice, get in touch with us right away!	
(ii) Website	reliancegeneral.co.in
Call	022-4890 3009 (Paid)
<b>№</b> WhatsApp	74004 22200

#### **Contact our Insurance Advisor**

#### Need the BroBot Speed. Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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 insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

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

Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai- 400063. Corporate Identity Number: U66603MH2000PLC128300. Cattle Insurance Policy, 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.







