

## SBI GENERAL LIVESTOCK POLICY

### CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

Sl. No.	Title	Description	Policy Clause Number																								
1.	Product Name	<b>SBI General Livestock Policy</b>																									
2.	Unique Identification Number allotted by IRDAI	IRDAN144RP0021V01202324																									
3.	Structure	Indemnity																									
4.	Interests Insured	The Live Stock specified in the Schedule.																									
5.	Sum Insured	<p>Sum Insured (the animal will be insured for its current market price as agreed jointly by the beneficiary and authorized veterinary practitioner)</p> <p><b>Retail</b></p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Sr No</th> <th>Type of animal</th> <th>No of Animal</th> <th>Total Sum Insured</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p><b>For Group</b></p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Sr No</th> <th>Type of animal</th> <th>No of Animal</th> <th>Total Sum Insured</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Sr No	Type of animal	No of Animal	Total Sum Insured									Sr No	Type of animal	No of Animal	Total Sum Insured									
Sr No	Type of animal	No of Animal	Total Sum Insured																								
Sr No	Type of animal	No of Animal	Total Sum Insured																								
6.	Policy Coverage	<p>The Policy indemnifies the Insured against the death of insured Livestock due to below mentioned perils:</p> <ul style="list-style-type: none"> <li>• Natural Calamities (i.e Earthquake, Lightning, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation, Landslide including rockslide and bush fire)</li> <li>• Fire</li> <li>• Aircraft Damage, Missile testing operations</li> <li>• Riot, Strike</li> <li>• Famine</li> <li>• Surgical Operations</li> <li>• Accident</li> <li>• Disease contracted during the policy period.</li> </ul>	3.Base Coverage																								

Sl. No.	Title	Description	Policy Clause Number
7.	<b>Add-on Cover</b>	<p>Following Add-On Covers are covered under the Policy:</p> <ul style="list-style-type: none"> <li>• Permanent Total Disablement (PTD)</li> <li>• Theft of Animal</li> <li>• Transit Cover Beyond 80 Kms (By Rail, Road)</li> <li>• Waiver of Waiting Period.</li> <li>• Waiver of Deductible</li> </ul>	4.Add-on Covers
8.	<b>Loss Participation</b>	<p>Compulsory Deductible - 1% of each and every claim amount subject to minimum of ₹ 500/- .</p> <p>However, based on Underwriter's assessment of the risk in hand, a different Deductible may be proposed</p>	
9.	<b>Exclusions</b>	<p>Following are the listed General Exclusions under the Policy.</p> <p>The Company shall not be liable under this Policy for any claim/s arising out of:</p> <ol style="list-style-type: none"> <li>1. Malicious or wilful injury or neglect, overloading, unskillful treatment or use of Animal insured for purpose other than as stated in the Policy without the consent of the Company in writing.</li> <li>2. Accidents and/or diseases contracted prior to commencement of risk.</li> <li>3. Death of insured Animal due to diseases contracted within 15 days from the Date of Commencement of Risk, unless such insurance is a continuous renewal with us without any break of the Policy that was in force or Add-On cover 4.4, Waiver of Waiting Period, is opted under this Policy.</li> <li>4. Intentional slaughter of the insured Animal except in case where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinary Doctor appointed by the Company or in cases where destruction is resorted to by order of lawfully constituted authority in such case(s), any compensation received by the Insured will be deducted from the claim amount payable by the Company.</li> <li>5. Transportation by Air/Sea.</li> <li>6. Transportation beyond 80kms unless Add-On cover 4.3, Transit Cover Beyond 80kms, is opted under the Policy.</li> <li>7. PTD is not covered unless Add On Cover 4.1 Permanent Total Disablement (PTD) is opted under the Policy.</li> <li>8. Missing, straying, theft (unless Add-On Cover 4.2 Theft of Animal, is opted under the Policy) or clandestine sale of the Animal insured,</li> <li>9. 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 consequence thereof or attempt there at.</li> <li>10. Any Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to or arising</li> </ol>	5. Exclusions

Sl. No.	Title	Description	Policy Clause Number
		<p>from ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear material or weapons or any consequence thereof.</p> <p>11. All the claims received without intact identification by the way of Ear Tag (or micro-chip).</p> <p>12. Legal liability, if any, arising out of the use of the Animal insured.</p> <p>13. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism.</p> <p>14. Any consequential loss, however arising.</p> <p>Specific Exclusions (Applicable to listed Livestock)</p> <p><b>1. Specific Exclusions applicable to Cattle</b></p> <ul style="list-style-type: none"> <li>i. Diseases such as Rinderpest, Black Quarter, Haemorrhagic Septicaemia, Foot &amp; Mouth, Anthrax and Theileriosis unless the Animal(s) is / are inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company prior to Cattle contracting these diseases resulting in death.</li> <li>ii. Pleuropneumonia in respect of Cattle in Lakhimpur and Sivasagar (Sibsagar) District of Assam.</li> <li>iii. Brucellosis in stud/ breeding bulls.</li> <li>iv. Any death and disability arising out of bullock cart racing/sports/related activities in case of bullocks.</li> </ul> <p><b>2. Specific Exclusion applicable to Sheep &amp; Goat</b></p> <ul style="list-style-type: none"> <li>i. Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, Haemorrhagic Septicaemia, Black Quarter. These diseases are covered if the Animal is successfully inoculated (protected) and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.</li> <li>ii. Disability of any Kind.</li> </ul> <p><b>3. Specific Exclusions applicable to Pig</b></p> <ul style="list-style-type: none"> <li>i. Disability of any kind</li> <li>ii. Breeding and farrowing risk</li> <li>iii. Swine flu is covered if the Animal is successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.</li> </ul>	

Sl. No.	Title	Description	Policy Clause Number										
		<p><b>4. Specific Exclusions applicable to Camel</b></p> <p>i. Famine: Death due to scarcity of food.</p> <p><b>5. Specific Exclusions applicable to Horse/Pony/Mule/Donkey/Yak</b></p> <p>i. Racing, hunting and bloodstock purpose.</p> <p>ii. Diseases like Glanders, South African Horse Sickness, Rinderpest, Anthrax, Black Quarter, Foot and Mouth Disease, Tetanus.</p> <p><b>6. Specific Exclusion applicable to Elephant</b></p> <p>i. Haemorrhagic Septicaemia, Anthrax and Rabies unless inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.</p> <p><b>7. Specific Exclusions applicable to Rabbit</b></p> <p>i. Pasteurellosis infection</p> <p>ii. Culling, Cannibalism and intentional slaughter.</p> <p>iii. Undergrowth</p> <p>iv. Myxomatosis: This disease is covered if the rabbits are successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.</p> <p>v. Coccidiosis: This disease is covered if suitable and effective coccidiostats are administered through food or water.</p> <p>vi. Disability of any kind.</p>											
10.	Special Conditions and warranties (if any)	NA											
11.	Admissibility of Claim	<p><b>Admissibility/Denial:</b></p> <ul style="list-style-type: none"> <li>Admissibility of claim depends on the acceptance of the claim under Base Cover</li> <li>It depends on investigation report.</li> </ul> <p>The claim would not be acceptable if it falls under specific or General exclusion mentioned in the Policy Wordings</p> <p>The Claim will be settled as mentioned Below:-</p> <table border="1"> <thead> <tr> <th colspan="2">Death Case</th> </tr> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>100% of the market value/agreed value</td> <td></td> </tr> <tr> <td>Less Excess</td> <td></td> </tr> <tr> <td>Amount Payable</td> <td></td> </tr> </tbody> </table>	Death Case		Description	Amount	100% of the market value/agreed value		Less Excess		Amount Payable		
Death Case													
Description	Amount												
100% of the market value/agreed value													
Less Excess													
Amount Payable													

Sl. No.	Title	Description	Policy Clause Number																				
		<table border="1"> <thead> <tr> <th colspan="2">PTD Case</th> </tr> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>75% or as agreed of the market value/Sum Insured</td> <td></td> </tr> <tr> <td>Less Excess</td> <td></td> </tr> <tr> <td>Amount Payable</td> <td></td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Theft Case</th> </tr> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>65% of the market value/agreed value</td> <td></td> </tr> <tr> <td>Less Excess</td> <td></td> </tr> <tr> <td>Amount Payable</td> <td></td> </tr> </tbody> </table>	PTD Case		Description	Amount	75% or as agreed of the market value/Sum Insured		Less Excess		Amount Payable		Theft Case		Description	Amount	65% of the market value/agreed value		Less Excess		Amount Payable		
PTD Case																							
Description	Amount																						
75% or as agreed of the market value/Sum Insured																							
Less Excess																							
Amount Payable																							
Theft Case																							
Description	Amount																						
65% of the market value/agreed value																							
Less Excess																							
Amount Payable																							
12.	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>For Policy/Claims Servicing, reach out to us at:</p> <ol style="list-style-type: none"> <li>Toll Free No:1800 22 1111 / 1800 102 1111.</li> <li>Email Id: customer.care@sbigeneral.in</li> <li>Reimbursement Process as mentioned below <ul style="list-style-type: none"> <li>Once the claim is registered to SBIG.</li> <li>Claim SPOC will get in touch with You for a surveyor appointment.</li> <li>Survey of the damaged property will be done physically / virtually.</li> <li>Documents list will be shared by surveyor /investigator /insurance company.</li> <li>Submission of Documents to surveyor/ investigator/ insurance company.</li> <li>The surveyor will submit his report to insurance company.</li> <li>Offer for Settlement.</li> <li>Claim remittance.</li> </ul> </li> <li>Turn Around Time (TAT) for Claim Settlement: The Company will settle the claim within a period of 7 days from the receipt of the final survey report, as the case may be. Where the Company has failed to receive the report of surveyor within the stipulated time (15 days from allocation), in such case, the claim shall be settled within 22 days in compliance with section 64UM of Insurance Act, 1938. (This timeline is not applicable for policies issued on (building/property) on reinstatement basis)</li> <li>Refer below to the Escalation Matrix when TAT is not satisfied: <table border="1"> <thead> <tr> <th>Zone</th> <th>Escalation Level</th> <th>Email ID</th> </tr> </thead> <tbody> <tr> <td>All Zone</td> <td>First Level</td> <td>customer.care@sbigeneral.in</td> </tr> <tr> <td>All Zone</td> <td>Second Level</td> <td>gro@sbigeneral.in</td> </tr> </tbody> </table> </li> </ol>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	Second Level	gro@sbigeneral.in												
Zone	Escalation Level	Email ID																					
All Zone	First Level	customer.care@sbigeneral.in																					
All Zone	Second Level	gro@sbigeneral.in																					
13.	<b>Grievance Redressal and Policy-holders Protection</b>	<p>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:</p> <p><b>Stage 1: Bima Bharosa</b></p> <p>You can register your grievances with the regulator using the following link: <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p>																					

Sl. No.	Title	Description	Policy Clause Number
		<p><b>Stage 2: Head – Customer Care</b></p> <p>Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance.</p> <p>Email: <a href="mailto:head.customercare@sbigeneral.in">head.customercare@sbigeneral.in</a> Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p><b>Stage 3: Grievance Redressal Officer (GRO)</b></p> <p>In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk</p> <p>Email: <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a> Designation: Grievance Redressal Officer Phone: 022-45138021</p> <p>Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.</p> <p><b>Stage 4: Escalation to Insurance Ombudsman</b></p> <p>If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.</p> <p>Submit your Grievance online: <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	
14.	<b>Obligations of prospective Policyholder / Customer</b>	The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	6.General Conditions-Sub Section 1

Declaration by the Policyholder:

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

Place: .....

Date: ...../...../.....

Signature of the Policyholder

Note:

- For product related documents including Customer Information Sheet, kindly refer to the link : <https://www.sbigeneral.in/downloads>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.