

## Sheep & Goat

### PROSPECTUS

This Policy is designed to cover Sheep and Goats owned by you and which are used for commercial and/or for personal purposes against the risk of death due to accident and /or any diseases.

#### Scope of Cover

The Policy covers Death of the animals arising out of –

- Fire, Lightning, Explosion/Implosion
- Aircraft Damage, Missile testing operations.
- Riot, Strike,
- Storm, Typhoon, Hurricane, Tornado, Flood and Inundation.
- Earthquake
- Famine
- Surgical Operations
- Accident
- Disease contracted during the Policy period.

#### Main Exclusions

- Pre existing diseases
- Malicious or willful injury
- Neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy.
- Accidents occurring and/or Disease contracted prior to commencement of risk.
- Intentional slaughter of the animal except where recommended by the order of lawfully constituted authority.
- Theft and clandestine sale of the insured animal.
- War and Nuclear related groups of perils.
- Consequential loss of whatsoever nature

#### Age and Eligibility

Type of Animal	Age for coverage
Sheep	4 Months to 7 years
Goats	4 Months to 7 years

#### Sum Insured

An animal will be insured for its current market price. The market price of the animal to be insured will be assessed and agreed jointly by the beneficiary, authorized veterinary doctor and Insurer.

#### Basis of Indemnity

Indemnity will be market value of the animal before contracting disease and/ or accident or sum insured whichever is less.

#### Policy Period

Normally Policy will be issued for one year. Long term Policies can also be issued for Policy period above 1 year to maximum of 3 years.

#### Who can take this Policy

The Proposer may be any individual/ Group of people/ any co operative body who are either owner or have bonafide interest in the protection of the Sheep and/ or Goat.

#### Premium

The rate of premium shall depend upon the animal and also will depend upon whether animal is financed under any government scheme.

#### Deductibles

1% of the sum insured subject to minimum of Rs. 500/-.

## Discounts

**Group Discount (For non-scheme animals only)** - Group discount is allowed in case of single/partner ownership and single source of premium payment and covered under a single policy.

**Long term discount (For both Scheme and Non-Scheme Animals)** – Long term discount is allowed for policies having Policy period above 1 year.

## Cancellation and Termination of Policy

### 1. Cancellation by Insured

- a. Insured can cancel this Policy at any time during the policy period by giving the Company notice in writing, in such case, The Company shall
  - (i) refund the proportion premium for unexpired policy period, if the period/term of the policy is up to one year and there is no claim(s) made during the policy period.
  - (ii) refund premium for the unexpired policy period, in respect of policies with the policy period/term more than one year and the risk coverage for such policy years has not commenced.

### 2. Cancellation by Company:

The Company will cancel the policy with 7 days' notice period only on grounds of established fraud and in such case no refund shall be made to Insured.

## Grievance Redressal Procedure

If you may have a grievance that requires to be redressed, you may contact the us with the details of the grievance through,

### Stage 1

If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customercare@sbigeneral.in. We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm)

### Stage 2

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at : gro@sbigeneral.in or contact at 022-45138021.

List of Grievance Redressal Officers at Branch: Our branch Grievance Redressal Officer's list is available at the link:

<https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/>

### Stage 3

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may register your complaint with IRDAI on the below given link:

<https://bimabharosa.irdai.gov.in/Home/Home>

### Stage 4

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for redressal of your grievance. The details of the Insurance Ombudsman can be accessed at <https://www.cioins.co.in/Ombudsman>

You may approach the nearest Insurance Ombudsman for resolution of the grievance.

## Insurance Act, 1938, Section 41-Prohibition of Rebates

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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH PENALTY WHICH MAY EXTEND TO TEN LAKHS RUPEES.

**Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**