

Prospectus

This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.

Pashu Rakshak - Micro Insurance Product

This Policy is designed to cover Milch cows, Buffaloes, Calves/Heifers, Stud bulls, Bullocks and Male Buffaloes owned by you and which are used for commercial and/or for personal purposes against the risk of Death and Permanent Total Disablement (PTD) due to accident and /or any diseases.



Scope of Cover:

The Policy covers Death and Permanent Total Disablement (PTD) 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.



In the event of a claim

Kindly approach SBIGIC through

- Toll Free Number
- Email notification
- SMS
- By letter /Fax
- Submitting manual claim form at any of SBIGIC's branch
- Via the Company website

Minimum info required

- Insured's details
- Policy number
- Insured Name
- Date of loss
- Type of event

Claim Documentation

- Claim Form duly filled in & signed.
- Policy Copy.
- Death Certificate from Veterinary Doctor
- Ear tag of the animal

SBI General Insurance Company Limited.

Registered and Corporate Office: 9th Floor, Wing A& B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099 | CIN: U66000MH2009PLC190546 | Toll free: 18001021111 | customer.care@sbigeneral.in | www.sbigeneral.in | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products | For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before conducting a sale. | IRDAI Reg No:144 | UIN: IRDAN144MP0001V012022021
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Main Exclusions:

- Pre existing diseases
- Malicious or wilful 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, and same is informed to the insurer.
- Theft and clandestine sale of the insured animal.
- War and Nuclear related groups of perils.
- Consequential loss of whatsoever nature
- Transport by air and sea

Age and Eligibility:

Type of Animal	Age for coverage
Milch Cows	2 Years (or age at first calving) to 10 Years
Milch Buffaloes	3 Years (or age at first calving) to 12 Years
Stud Bulls	3 Years to 8 years.
Bullocks & Male Buffaloes	3 Years to 12 Years
Female Calves /Heifers	Milch Cow's offspring – From age of 4 months to 2 years or first calving age, whichever is lower.
	Milch Buffalo's offspring - Up to the age of 3 years or first calving age, whichever is lower.

Sum Insured:

An animal will be insured for maximum Rs 1 Lakh.

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:

Policy will be issued for one year.

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Dear Customer

We request you to kindly complete the Proposal form for this product and return it to us either direct or through your insurance adviser.

At SBIGIC we assure you a fair service when you step in as our customer in any of our offices.

If on any occasion our service falls below the standard you expect, you should contact your insurance adviser or alternatively the Branch Manager of the local branch.

If you feel that you require further assistance, then you can write to our office at



SBI General Insurance Co Ltd

9th Floor, Wing A& B, Fulcrum, Sahar Road, Andheri East, Mumbai – 400 069

**Insurance is the subject
matter of solicitation**

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 animal.

Premium:

The rate of premium shall depend upon the type of 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 Only) - Group discount is allowed in case animals are owned by single/partner ownership and single source of premium payment and animals are covered under a single policy.

Cancellation:

This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at the short period rate as per the Table given here below, for the time the Policy has been in force.

Policy period	% of Annual Premium Retention
Up to one month	25% of annual rate
Up to three months	50% of annual rate
Up to six months	75% of annual rate
Exceeding six months	100% of annual rate

This insurance may also at any time be terminated at the option of the Company, on 15 days' notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancellation. Such cancellation will be on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured.

Note: The above details are some of the important terms, conditions and exclusions and the proposer is requested to contact our office and refer to the policy document for knowing full policy terms and complete details of cover and understand the same before concluding the contract of sale.

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