

## **PROSPECTUS OF CATTLE INSURANCE POLICY**

### **Product**

The Insurance Policy broadly causes death of the cattle due to accidents caused due to fire, road accidents, electrocution, drowning, snake bite, strangulation, poisoning, and accidental external means.

### **Main Exclusions -**

The Company shall not be liable under the policy for –

- 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 diseases contracted prior to commencement of risk.
- Intentional slaughter of the animal.
- Death of Insured cattle due to direct consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequence thereof or attempt threat.
- Death resulting from accidents while being transported by air or sea.

### **Extension: -**

- 1) Death due to Act of God perils like flood and earthquake
- 2) Death due to Diseases or Calving and during Surgical operations
- 3) Permanent Total Disablement to Cattle resulting in –
  - For *Milch* Cattle –
    - ❖ Permanent and Total incapacity to conceive
    - ❖ Incapacity to yield milk
  - For *Bull* –
    - ❖ Permanent and Total incapacity to breed
- 4) Theft of Cattle
- 5) Transit Cover

### **Sum Insured: -**

In case of Banks providing Cattle loans, the Sum Insured would be the Bank loan amount given to purchase the insured animal.

In the rest of cases, the Sum Insured would be the market value of the insured cattle, as determined by authorized cattle valuation agencies or authorized veterinary.

## Company Profile

ICICI Lombard General Insurance Company Limited is a joint venture company between ICICI Ltd. and Lombard Canada Ltd.

ICICI, a public financial institution and a diversified financial group offering by itself and through specialized subsidiaries/affiliates a variety of financial products and services, was founded in 1955 at the initiative of World Bank, Government of India and representatives of Indian Industry. Lombard ranks amongst the leading non-life insurance companies of Canada. Lombard uses up-to date technology to offer its clients a complete range of Commercial and Personal line of products.

The brochure contains only brief details of the policy. For further details, please refer to the current policy or contact –

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Mumbai – 400 025**