

**CATTLE INSURANCE**  
**Policy No. XXXX/XXXXXXXXXX/XX/XXX**  
**CUSTOMER INFORMATION SHEET**

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

<b>Sl. No.</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause Number</b>
1	Product Name	<b>Cattle Insurance</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN115RP0002V01200405	
3	Structure	Indemnity Policy	
4	Interests Insured	This Product offers Death Insurance coverage for your Cattle as mentioned in the policy schedule.	Policy Schedule
5	Sum Insured / Scope	<b>Rs. XX,XX,XXX</b> Sum Insured means and denotes the amount of cover available as stated in Part I of the Schedule or any revisions thereof based on claim settled, as stated in the scope of cover of the Policy and, where appropriate, as more particularly described and limited per Item Insured in any annexure to the Schedule. This is the maximum compensation that the Company will pay for each and every claim with respect to individual cover under the Policy.	Policy Schedule
6	Policy Coverage	Insured is indemnified against loss sustained as a result of death occurring during the period of insurance of Insured animals described in Part- I of Schedule from <ul style="list-style-type: none"> <li>a. Fire,</li> <li>b. Electrocutation.</li> <li>c. Snake-Bite</li> <li>d. Wild life Attack</li> <li>e. Strangulation</li> <li>f. Drowning in water bodies</li> <li>g. Poisoning</li> <li>h. Riot, Strike or Accidental External Means of the Insured animals</li> </ul> <p>The liability of the Company will not exceed the Sum Insured for the respective animals mentioned in Part I of the Policy. For more details, please refer to your policy schedule.</p>	Policy Schedule
7	Add-on Cover	Add-Ons enhances your policy with essential covers that give you extra protection.  To check the applicable add-on covers and their respective Sum Insured, please refer to your Policy	<b>Part (I) of Schedule</b>

**ICICI Lombard General Insurance Company Limited**  
**Cattle Insurance**

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, Veer Savarkar Marg,  
 Near Siddhi Vinayak Temple, Prabhadevi,  
 Mumbai 400 025

**UIN:**

IRDAN115RP0002V01200405

**Toll free no** : 1800 2666

**Alternate no** : 86552 22666 (chargeable)

**E-mail** : customersupport@icicilombard.com

**Website** : [www.icicilombard.com](http://www.icicilombard.com)

		Schedule.	
8	Loss Participation	For detailed information on all applicable deductibles, please refer to your policy schedule.	Part II of policy Schedule Under Basis of Indemnity
9	Exclusions	<p>The Company shall not be liable under this Policy for compensating the Insured for any loss or damage in the following events:</p> <ol style="list-style-type: none"> <li>1. 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.</li> <li>2. Accidents occurring prior to the commencement of risk.</li> <li>3. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinarian or in cases where destruction is resorted to by the order of lawfully/statutorily constituted authority.</li> <li>4. Death or permanent total disablement of the Insured animal due to, or arising out of, or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds or any consequences thereof.</li> <li>5. Any accident, destruction, damage, legal liability directly or indirectly caused by or contributed to by or arising from ionizing radiations, nuclear weapons or nuclear material.</li> <li>6. Accidents while being transported by air or sea.</li> <li>7. Accidents resulting from Act of God (AOG) like Lightning, Storm, Tempest, Flood, Inundation, Cyclone, Typhoon, Tempest, Famine, etc., unless specifically covered under this Policy.</li> <li>8. Any disease, unless specifically covered under the Policy.</li> <li>9. Theft and/or clandestine sale of the Insured animal, unless specifically covered under the Policy.</li> <li>10. Accidents while in transit beyond 50 kms within the State by either road or rail, unless specifically covered under this Policy.</li> <li>11. Permanent total disablement of any type of insured unless specifically covered under the policy.</li> <li>12. Consequential loss whatsoever nature.</li> <li>13. If listed disease covered under policy, then any claim arising due to diseases contracted within 15 days from commencement date of the policy.</li> </ol>	Part II of policy Schedule Under Exclusions

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10.	Special Condition/s and Warranties (if any)	Below is the details of Special Conditions and Warranty 1. Bank Clause 2. XXXXX	Policy Schedule
11.	Admissibility of Claim	If your insured animal is dead due to a covered event:  <ul style="list-style-type: none"> <li>▪ Please notify us immediately so that we can arrange claim survey within 24 hours. Once survey is complete, please submit the claim form along with any supporting documents to prove the loss.</li> </ul> <p>We will evaluate your claim in line with the policy's terms, conditions, and relevant laws and regulations. We appreciate your efforts in protecting your animal, minimizing potential losses, and promptly notifying us of any claims.</p>	Part II Policy Schedule
12.	Policy Servicing - Claim Intimation and Processing	For policy servicing and claim intimation you can contact us via our: <ul style="list-style-type: none"> <li>• Toll free number: 1800 2666</li> <li>• Website: <a href="http://www.icicilombard.com">www.icicilombard.com</a></li> <li>• Email: <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a></li> </ul> <p>Claim Process- Follow these steps for a smooth and hassle-free claim experience:</p> <p><b>Intimate the Claim:</b> Notify us by submitting the claim form (<a href="#">download here</a>) or by calling 1800 2666. Our claims associate will contact you and assign a surveyor.</p> <p><b>Survey of Loss:</b> The surveyor will assess the loss and request any documents. Our team will verify and submit the final report.</p> <p><b>Verification and Processing:</b> Our claims department will verify the report and process your claim request.</p> <p><b>Claim Payment:</b> After successful KYC verification we will transfer the payment directly to your bank account.</p> <p><b>Explanation for Denial:</b> If your claim is not payable, we will personally explain the reasons to you in detail.</p> <p><b>Claim Settlement Time:</b> We aim to settle your claim within 15 days of receiving your claim</p>	Policy Schedule

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		<p>notification or the final survey report, whichever comes later.</p> <p><b><u>Cancellation Clause:</u></b></p> <p><b>If You Decide to Cancel:</b> You can cancel your policy anytime with written notice. It will end as soon as we receive it.</p> <p><b>If We Need to Cancel:</b> If fraud is detected, we may cancel your policy with at least 7 days' notice before the cancellation takes effect.</p> <p><b>Refund of Premium upon Cancellation:</b></p> <ul style="list-style-type: none"> <li>▪ For policies up to one year with no claims, we will refund the premium for the remaining period proportionally, based on your policy terms.</li> <li>▪ For policies longer than one year, we will refund the premium for the remaining portion if coverage has not started.</li> </ul> <p><b>Policy Renewal Date:</b> Refer to the <b>Period of Insurance</b> section of the policy schedule.</p>	
13.	Grievance Redressal and Policyholders Protection	<p>We are committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy.</p> <p><b>Grievance Redressal:</b> If you have a concern, click <a href="#">here</a> to understand our grievance redressal process or scan this QR code. If the issue persists, contact our Grievance Redressal Officer <a href="#">here</a>.</p> <p>If the issue remains unresolved, you can approach the Insurance Ombudsman <a href="#">here</a> or visit the Bima Bharosa Portal at <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a>.</p>	Part III Policy Schedule
14.	Obligations of the Policyholder	<p>Here are a few important things to keep in mind:</p> <ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at the time of filing the proposal.</li> <li>• In case of any change / modification / addition to the already declared information, the same shall be brought to the notice of the insurer immediately.</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Disclosure of other material information during the policy period.</li> <li>• Any change in material information during the policy period should be brought to the notice of the insurer.</li> </ul>	

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	<ul style="list-style-type: none"><li>• The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or damage that may give rise to the claim.</li><li>• Vaccination for Anthrax, BQ (Black Quarter), HS (Hemorrhagic Septicemia) and Foot &amp; Mouth Disease to be done by the Government animal husbandry department or a duly authorized Veterinarian on regular basis before monsoon at once every year.</li><li>• Ensure you provide accurate information when completing your proposal.</li><li>• Notify us right away of any changes, modifications, or additions to the declared information, as failure to disclose material details may impact your claim settlement.</li></ul>	
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Declaration by the Policyholder :

I have read and acknowledge the details provided above.

Place:

Date:

(Signature of the Policyholder)

**Note:** In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. You can click [here](#) to download policy documents.

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### Sample Claim Calculation for Cattle Insurance Policies

Cattle Insurance	Death Claim	PTD
<b>Sample Claim Calculation (Based on Assumption)</b>	<b>Total Loss</b>	<b>Permanent Total Disablement</b>
Policy Sum Insured (in INR)	₹ 50,000	₹ 50,000
Basis of Sum Insured	Market value	Market value
Age of the animal	6 years	6 years
Premium Rate (per animal)	5%	5%
Subject Matter Insured	Animal	Animal
Policy inception Date	1-Jan-24	1-Jan-24
Policy expiry date	31-Dec-24	31-Dec-24
Date of Loss	1-Apr-24	1-Apr-24
No of unexpired days for the policy	275	275
Claim Survey	Death confirmation	Incapable to conceive or reproduce and produce milk
Indemnity Limit for claim payable	Market value	50% of market value
Value at Risk (Market Value) at the time of Loss	₹ 50,000	₹ 25,000
Policy Deductible/Excess	NA	NA
Amount after deductible/Excess	₹ 50,000	₹ 25,000
<b>Final Claim Payable</b>	<b>₹ 50,000</b>	<b>₹ 25,000</b>

*The above sample claim calculation is only illustrative based on certain assumptions to give you a fair idea on how a claim will be settled. The final payable amount will depend on the actual sum insured, the coverages selected, and the applicable conditions in your policy.*

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