

INLAND FISH 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.

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	INLAND FISH INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN115RP0002V01200809 [INLAND FISH INSURANCE]	
3	Structure	Indemnity Policy	
4	Interests Insured	This Product offers Total Loss of insured Fish, sustained as a result of death due to Accident as mentioned in the policy schedule.	
5	Sum Insured / Scope	Rs. _____ Sum Insured represents our maximum liability under the policy. Section wise individual Sum Insured is defined in policy schedule	
6	Policy Coverage	Total Loss [loss of atleast(80 or 60)' % of the total population of insured Fish] sustained as a result of death due to an Accident, subject to terms, conditions and exclusions under the policy	Part I
7	Add-on Cover	Below is the details of Add-on Cover:	Not Applicable
8	Loss Participation	Below is the details of Loss Participation and Special Conditions	Not Applicable
9	Exclusions	1) The Company shall not be liable for any Excess percentage of claim amount, as mentioned in Part I of the Policy. 2) The Company shall not be liable under this Policy for any loss or damage to the insured Fish in relation to any:	Policy Schedule Part II point 3-3.1 & 3.2

ICICI Lombard General Insurance Company Limited
Inland Fish Insurance

IRDA Reg. No. 115
Mailing Address:
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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: IRDAN115RP0002V01200809 (Inland Fish Insurance)
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

		<ul style="list-style-type: none"> ➤ Malicious or willful injury, carelessness, negligence, error or omission by the Insured or any of its employees ➤ Unskillful treatment or improper management of insured Advanced Fry / Fingerling / Fish ➤ Use of Fish other than for "Purpose of rearing" as stated in Part I of the Policy, without the consent of the company in writing. ➤ Value of Edible Fish at the time of claim, as declared by the authorized representative from Department of Fisheries. ➤ Loss due to intentional poisoning by the Insured ➤ Loss attributable to Act of God perils, unless specifically covered under the Policy. ➤ Losses due to sampling of the insured Fish which is carried out for the purpose of better growth of the Fish / Fingerlings. ➤ Losses due to dangerous insects, predators except snake bite. ➤ Loss or damage caused by fluctuations of temperature, undergrowth, worm infestation such as monogenetic trematodes, digenetic trematodes, cestodes parasites, nematode parasites, fish leaches etc. ➤ Loss or damage to Fish while cleaning of ponds or changing of water ➤ Losses due to variation in PH factor, physical and chemical status of water or soil. ➤ Asphyxia. ➤ Losses due to Natural mortality, burglary, theft, clandestine sale and missing of the insured fish, infidelity of any person. ➤ Losses during transit by any mode. ➤ Claim arising due to any Accident occurred within 3 days from the Policy Start Date as mentioned in Part I of the Policy. ➤ For diseases covered under the policy by way of an extension, Total Loss on account of covered diseases will not be payable if contracted within the first 15 days of inception of the policy ➤ Intentional killing of the Fish. ➤ Loss due to improper management and rough handling of fry/advance fry/ fingerling/table sized fishes. ➤ Death of the Insured fish due to, or arising out of, or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities 	
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		<p>(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 consequence thereof or attempt threat.</p> <ul style="list-style-type: none"> ➤ Any accident, loss destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons or nuclear material. ➤ Consequential loss of whatsoever nature. ➤ All the claims received without Certificate from Authorized representative from Fishery department or Fisher Extension officer. 	
10.	Special Condition\s and Warranties (if any)	Below is the details of Special Conditions and Warranty	Not Applicable
11.	Admissibility of Claim	<p>Admissibility of claims would be basis the policy terms and conditions ;.</p> <p>A. <u>Basis of assessment of claims:</u></p> <p>Claim settlement as per Input cost method-</p> <p>Where the Sum Insured under the policy is derived by Input cost method:</p> <p>Assessment of Total Loss would be on the basis of certification by the Department of Fisheries at the time of claim, as per the input cost (fixed cost and variable cost) utilized up to the day of Total Loss.</p> <p>Claim settlement as per Market value method –</p> <p>Where the Sum Insured under the policy is derived by Market value method:</p> <p>Assessment of Total Loss would be on the basis of the certification by the Department of Fisheries at the time of claim, as per the predefined fortnight Valuation Table.</p> <p>The maximum liability of the Company under the policy shall not exceed the Sum Insured mentioned in the part I of the policy.</p>	Policy Schedule Clause 5.A

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12.	Policy Servicing - Claim Intimation and Processing	<p>Contact details for Policy Servicing and Claim Intimation:</p> <ul style="list-style-type: none"> • Toll free number: 1800 2666 • Website: www.icicilombard.com • Email: customersupport@icicilombard.com • Turn Around Time (TAT) for claim settlements: Assessment sheet /Survey report will be furnished within 15 days of assessment / survey. Claim will be decided within 7 days of receipt of the assessment sheet / survey report, as applicable. <p>Claim Procedure: Upon the happening of Total Loss that gives rise to a claim under this Policy:</p> <ul style="list-style-type: none"> ➤ Claim Intimation: Connect with us via: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, on our website: https://www.icicilombard.com/customer-support, Submit claim related documents along with claim form. ➤ File an FIR: In case of third-party property damage/bodily injury, fire etc if applicable as per policy terms and conditions. ➤ Surveyor Appointment: Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim ➤ Submit Documents: submit documents to the assigned documents, please visit: https://eclaim.icicilombard.com/mobilefront/#/home ➤ Repair Approval: Repair estimate will be assessed and approved by CSM/surveyor ➤ Salvage: The amount that is assessed which the damaged asset will fetch in the open market. ➤ Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of assessment / survey. Claim will be decided within 7 days of receipt of the assessment sheet / survey report, as applicable. 	Policy Schedule Clause 5 A , B
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		<p>➤ For Reimbursement Claim: Approved amount will be paid to the insured's account as per bank details provided by the insured.</p> <p>(B) <u>Claim Documents</u></p> <p>In the event of claim:</p> <p>The Insured shall be required to furnish the following for or in support of a claim under the Policy:</p> <ol style="list-style-type: none"> Duly completed claim form Original Policy document Certificate from Fishery department issued at the time of policy issuance. Certificate from Fishery Extension Officer or any authorized representative from Fishery Department certifying the cause of death and details about the loss Survey report Photographs of dead insured Fishes., Photograph must be such that it gives the clear idea about number of fishes died In case of death due to any Disease (if specifically covered under the Policy) all the papers in connection with the treatment, diagnosis record received from authorized representative from Fishery department or Fisher Extension officer. Revenue Authority certificate in case of Act of God perils (if specifically covered under the Policy). Books of Accounts and records. <ul style="list-style-type: none"> For details of Company officials kindly visit our website For details of Company officials kindly visit our website https://www.icicilombard.com/customer-support 	
13.	Grievance Redressal and Policyholders Protection	<p>Protection of Policyholders Interests:</p> <p>For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance</p>	Clause 26

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		<p>Regulatory and Development Authority (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255.</p> <p>You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdaindia.org, or on the Company's website at www.icicilombard.com. The contact details of the Ombudsman offices are mentioned in Policy. For updated status, Please refer to website www.irdaindia.org.</p>	
14.	Obligations of the Policyholder	<p>On the occurrence of any loss, within the scope of cover under the Policy the insured shall:</p> <ol style="list-style-type: none"> Forthwith file/submit a Claim Form in accordance with 'Claim Procedure Clause as provided in Part II of the Schedule. Allow the surveyor or any agent of the Company to inspect the insured Fish and/ or property, as per the Right to Inspect Clause as provided in this Part. Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under 'Rights of the Company on Happening of Loss or Damage' Clause as provided in this Part. Not abandon the insured Fish and/ or property, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its agents or the surveyor or the loss assessor. <p>If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at the option of the Company.</p>	Part III point 9

Declaration by the Policyholder:

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

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Date:

(Signature of the Policyholder)

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

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