

Annexure I
Liberty Videocon's
Livestock and Pet Connect Policy - Prospectus

Livestock are valuable assets for the farmers. However, there is always a possibility of an uncertain death of such Livestock. Hence, in order to provide some relief to owners a specialized insurance cover, known as '**Liberty Videocon's Livestock and Pet Connect Policy**' is designed.

Applicability:

This Insurance is available for the following Livestock and all their breeds and varieties, whether Indigenous, Exotic or Cross-breed:

1. Cattle
 - a. Milch Cows and Buffaloes
 - b. Calves/Heifers
 - c. Stud Bulls
 - d. Bullocks (Castrated Bulls) and Castrated Male Buffaloes
2. Sheep & Goat
3. Pig
4. Camel
5. Horse/Pony/Mule/Donkey/Yak
6. Elephant
7. Pet Dog & Cat
8. Rabbit
9. Emu Bird
10. Poultry

Coverage:

The Policy shall cover death of the insured Livestock as described in the Policy and belonging to the Insured due to:

1. Accident
2. Natural Calamities
3. Aircraft damage, Missile testing operations
4. Riot & Strike
5. Surgical operations
6. Diseases contracted or occurring during the period of this Policy
7. Terrorism

Common Exclusions:

The Company shall not be liable under this Policy for any claim/s arising out of

1. Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than as stated in the Policy without the consent of the Company in writing.
2. Accidents and/or diseases contracted prior to commencement of risk.

3. Death of animals due to diseases contracted within 15 days from the risk start date, unless such insurance is a continuous renewal with us without any break of the Policy that was in force.
4. Intentional slaughter of the animal/poultry except in case where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinary Doctor appointed by the Company or in cases where destruction is resorted to by order of lawfully constituted authority.
5.
 - a) Transport by air & sea.
 - b) Transport beyond 25 kms from the place of stabling
6. Missing, straying, theft and/or clandestine sale of the Insured Animal
7. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequence thereof or attempt there at.
8. Any Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to or arising from ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear material or weapons or any consequence thereof.
9. All the claims received without intact Ear Tag (ie both the Ear tag pieces must be in tagged and intact condition) or micro-chip.
10. Legal liability, if any, arising out of the use of the animal.
11. Surgical operation other than required due to Accident or disease and not undertaken by a qualified Veterinary Doctor.
12. Injury or death due to transportation by any mode beyond the geographical area stated in the Schedule to the Policy.
13. Death of Insured Animal due to drought, famine or malnutrition.

Special Exclusions applicable to Listed Livestock

Specific Exclusions applicable to Cattle:

1. Diseases such as Rinderpest, Black Quarter, Hamorrhagic Septicaemia, Foot & Mouth, Anthrax, Theileriasis etc., unless the animal(s) is / are inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company prior to Cattle contracting these diseases resulting in death.
2. Pueropneumonia in respect of Cattle in Lakhimpur and Sibsagar District of Assam.

Specific Exclusion applicable to Sheep & Goat:

1. Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, Hamorrhagic Septicaemia, Black Quarter. These diseases are covered if the Animal is successfully inoculated (protected) and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.

Specific Exclusions applicable to Pig:

1. Disability of any kind
2. Breeding and farrowing risk
3. Swine flu is covered if the animal is successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.

Specific Exclusions applicable to Camel:

1. Famine: Death due to scarcity of food
2. The disease Surra is covered if the animal is successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company

Specific Exclusions applicable to Horse/Pony/Mule/Donkey/Yak:

1. Racing, hunting and bloodstock purpose
2. Diseases like Glanders, South African Horse Sickness, Rinderpest, Anthrax, Black Quarter, Foot and Mouth Disease, Tetanus

Specific Exclusion applicable to Elephant:

1. Haemorrhagic septicemia, Anthrax and Rabies unless inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.

Specific Exclusion applicable to pet Dog & Cat:

1. Breeding, pregnancy and whelping Distemper, hepatitis and leptospirosis unless the pet is inoculated before commencement of the insurance and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.
2. Risk associated with pet show unless specifically covered on payment of extra premium.

Specific Exclusions applicable to Rabbit:

1. Pasteurellosis infection
2. Culling, Cannibalism and intentional slaughter.
3. Undergrowth
4. Myxomatosis- This disease is covered if the rabbits are successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.
5. Coccidiosis – This disease is covered if suitable and effective coccidiostats are administered through food or water.

Specific Exclusions applicable to Emu Bird:

1. Culling
2. Encephalomyelitis is covered if the animal is successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.

Specific Exclusions applicable to Poultry:

1. Marek's disease, Ranikhet disease, Fowl Pox and Infectious Bronchitis. These diseases are covered by the policy if the birds are successfully inoculated against these diseases and the necessary Veterinary Certificate for such inoculation/s is submitted.
2. Avian Leucosis complex (A.L.C.), Bird Flu.
3. Improper management (including overcrowding)

Sum Insured:

The Insurance is available for Sum Insured based on the market value or agreed value or loan amount. Market value of animal may be based on assessment of qualified Veterinary Doctor.

In case of Loanee farmers, the Sum Insured per animal will be loan amount declared in the Loan application Form by the loanee farmer for the purpose of 'Maximum Borrowing Limit' fixed for him by the Lending Bank plus any subsidy provided under a government program or the price fixed by the block level/purchase committee/cash disbursement blocks based on project /Unit cost.

In case of Non-loanee farmers, as value of livestock varies from breed to breed, from area to area and from time to time, Sum Insured per animal will be decided on the basis of recommendations given by the Veterinary doctor.

Revision in Sum Insured:

No Mid-term change in the Sum Insured during a Policy Period is permissible

Age Groups:

Animals of age in years shown below shall be accepted under this Policy:

I	A	Milch cows	2 years (or age at first calving) to 10 years.
	B	Milch Buffaloes	3 years (or age at first calving) to 12 years.
	C	Stud Bulls (Cow / Buffalo species)	3 years to 8 years or earlier age at sexual maturity.
	d	Bullock (castrated bulls and castrated male buffaloes)	3 years to 12 years.
	e	Indigenous, cross-bred and exotic female calves/heifers and stud bulls	From 4 months up to the date of first calving or minimum age as in 1.a and 1.b
II		Sheep and Goats	4months to 7years
III		Pig	1 month to 6 years

IV	Camel	3 to 12 years
V	Horse/Pony/Mule/Donkey/Yak	2 to 10 years
VI	Elephant (Temple & Commercial)	5 years to 60 years
VII	Pet Dog and Cat	2 month to 10 years
VIII	Rabbit	4 months to 4 years
IX	Emu Bird	6 months to 20 years
X	Poultry	Layers: 1 day to 72 weeks Broilers: 1 day to 8 weeks Hatchery: 1 day to 72 weeks

Policy Cancellation:

The Company may cancel this Policy by sending 15 days notice by registered letter to the Insured at his last known address and in such an event, will return to the Insured the premium less the prorata portion thereof for the period the Policy has been in force. This insurance may also 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, provided no claim has arisen during the current period of insurance.

Policy period (not exceeding)	% of Annual Premium Retention
1 week	1/8 of annual rate
1 month	1/4 of annual rate
2 months	3/8 of annual rate
3 months	1/2 of annual rate
4 months	5/8 of annual rate
5 months	3/4 of annual rate
8 months	7/8 of annual rate
Exceeding 8 months	Full annual Premium

Cancellation of long term Policies:

If a long term Policy issued with Policy period above 1 year is cancelled, then premium for the year which is fully utilised by Insured will be retained in full by the Company. For current year, the premium will be refunded either on short period scale (If cancelled by the

Insured) or on prorata basis (If cancelled by the Company). For the year which has not commenced, the premium will be refunded in full. Long term discount allowed on the Policy will be readjusted if the Policy is cancelled 2nd year onwards. Provided no claim has arisen during the period of insurance for which cancellation of Policy has been sought. In terms of cancellation of long term policies, there would be no refund of Premium for the respective Policy Year where a claim has been admitted under the Policy.

Identification of Animal:

All Insured livestock will be suitably identified using ear tags or microchip or ear notching or tattooing method. Natural identification marks to be clearly noted in the proposal and veterinary health certificate, photographs of animal/s with the Owners required for enrollment of Livestock.

Transfer of interest:

Provided previous notice in writing is given and approved by the Company, a Policy may be transferred to an approved new owner. Transfer fee of Rs. 50 to be paid by the beneficiary.

Claim Procedure:

In the event of a claim, Insured will notify a claim to the call centre, or send intimation via email or by letter/fax to nearest LVGIC branch office with details regarding policy number, ear tag number, date, place, time and cause of loss leading to the claim. The Company will appoint investigator (if required) to assess the admissibility of the claim, Unless otherwise decided by Company.

Following basic documents will be necessary for processing of a claim under this Policy

- i. Claim Form filled by the Insured
- ii. Death cum PM Report by the Veterinary Doctor
- iii. Disability certificate from Veterinary Doctor in case of Permanent Total Disability claims
- iv. Intact Ear-tag
- v. Photographs of the Dead animal with Ear-tag
- vi. Any other Document relevant to substantiate loss.

Disclaimer: The above information is only indicative in nature. For details of the coverage, exclusions and process please contact our nearest office or an authorised representative.