

## Livestock and Pet Connect Policy Policy Wordings (UIN – IRDAN150RP0003V01201415)

Liberty General Insurance Limited (hereinafter called the “Company”) will provide insurance cover to the Person/person(s) (hereinafter called the “Insured”) based on the Proposal made and agreed premium paid within such time, as may be prescribed under the provisions of the Insurance Act, 1938, for the Policy Period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this Policy, subject always to the following terms, conditions, exclusions, and limitations and the Schedule. This Policy records the agreement between the Company (We) and the Insured (You), and sets out the terms of insurance and obligations of each party.

The words or expressions defined below have specific meanings ascribed to them wherever they appear in this Policy. For purposes of this Policy, please note that references to the singular or masculine include references to the plural or to the female.

### Part I: Definitions

1. **Accident** – means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured animal caused by external, violent and visible means.
2. **Age** – means the completed Age of the Animal on his/her most recent birthday as per the English calendar, regardless of the actual time of birth.
3. **Animal** – means four legged domestic animals specifically mentioned in the Schedule.
4. **Cattle** - Any of various chiefly domesticated mammals of the genre Bos, including Milch Cows, and Buffaloes, Calves/Heifers, Stud Bulls, Bullocks (Castrated Bulls) and Castrated Male Buffaloes, often raised for meat and dairy products.
5. **Company** – means Liberty General Insurance Company Ltd.
6. **Cross Breed** – means one of whose parents is of foreign breed and the other of Indian Breed.
7. **Date of Commencement of Risk** – Date from which insurance cover starts.
8. **Deductible** – the amount stated in the Schedule, which shall be borne by the Insured first in respect of each and every claim made under this Policy.
9. **Exotic** – means where both of the parents are of foreign breed and include an Animal/Poultry born in India as well as those born abroad.
10. **Geographical Area** – shall comprise of land within 25 Kms of the location of stabling specified in the Schedule to this Policy.
11. **Indigenous** – means where both of the parents are of Indian Breed.
12. **Insured** – The Person(s) named as Insured in the Schedule to the Policy.
13. **Livestock** – means domestic animals such as Cattle, Sheep, Goats, Pigs, Camel, Horses, Mules, Donkey, Yak, Elephant, Pet Dog and Cat, Rabbit, Emu Bird and Poultry raised for home use or for profit, mainly on a farm and as specifically mentioned in Schedule to this Policy.
14. **Natural Calamities** - Epidemics, fire, lightning, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation, landslide including rock slide and bush fire.
15. **Policy** – Policy Wording, the Schedule, the Proposal and Endorsement, if any.
16. **Policy Period** – The time period for which the contract of Insurance is valid as shown in the Policy Schedule.
17. **Poultry** - means domesticated birds such as hen, chickens, turkeys, ducks, and geese kept by humans for the eggs they produce,

## **Livestock and Pet Connect Policy**

### **Policy Wordings**

**(UIN – IRDAN150RP0003V01201415)**

their meat, their feathers, or sometimes as pets.

18. **Proposal** – The Application form which Insured signs for this Insurance and/or any other information which the Insured gives to the Company or which is given to the Company on Insured's behalf.
19. **Schedule** – The document which describes Insured, the cover that applies, the Policy Period and other details of this Policy.
20. **Sum Insured** - Sum Insured is the amount set out in the Schedule against each Animal covered in the Policy and the same would be 100% of the market value/agreed value.
21. **Veterinary Doctor** – is a Veterinarian (Veterinarians diagnose and treat diseases and dysfunctions of animals) who is properly qualified with a degree from a recognized College/University.

### **Part II: Coverage**

#### **Basic Cover:**

The Policy shall cover death of the insured Livestock as described in the Schedule and belonging to the Insured within the geographical area specified in the Schedule, 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

### **Part III: Exclusions**

#### **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

## **Livestock and Pet Connect Policy**

### **Policy Wordings**

#### **(UIN – IRDAN150RP0003V01201415)**

thereof.

9. All the claims received without intact Ear Tag (i.e 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/or not undertaken by a qualified Veterinarian.
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.

#### **Part IV: General Conditions**

##### **Special Exclusions applicable to Listed Livestock (wherever applicable)**

###### **Specific Exclusions applicable to Cattle:**

1. Diseases such as Rinderpest, Black Quarter, Hamorrhagic Septicaemia, Foot & Mouth, Anthrax and Theileriasis 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. Plueropneumonia 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.

###### **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

## **Livestock and Pet Connect Policy**

### **Policy Wordings**

#### **(UIN – IRDAN150RP0003V01201415)**

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)

### **Part V: General Conditions**

1. The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of mis- representation, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Insured or any one acting on his behalf to obtain a benefit under this Policy.

2. The due observance and fulfillment of the terms, conditions and endorsements of this Policy insofar as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

3. Every notice and communication required by Company in respect of this Policy shall be in writing and be addressed to the nearest office of the Company and the acknowledgement of service shall be obtained from the Company.

4. Every Animal must be in sound and perfect health and free from any injury at the time of proposal for insurance or for any renewal, addition, or substitution and must also be in sound and perfect health and free from any injury at the time of payment of premium or balance thereof.

5. The Insured shall cause every Animal insured to have sufficient and proper feed, water and shelter and shall keep secure all yards, sheds, and stables and shall at all times and to the best of his knowledge and ability use and exercise every due and proper precaution and safe guard against loss or danger of loss under this Policy, the intent and the meaning of this condition being that each insured animal shall have the same care and attention as when not insured. Prescribed inoculations/Vaccinations are to be followed in respect of the Animals insured as per the schedule fixed by the animal husbandry department and government from time to time. Failure to comply with shall make the Policy voidable and vitiate the claim under the Policy.

6. The Policy, the Schedule, the Proposal form, endorsements shall constitute the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

7. Insured must take all reasonable care of the Animal insured and in the event of an illness or lameness or Accident shall take the following steps:

- a. Immediately obtain the services of a qualified Veterinary Surgeon and cause the Animal to be treated
- b. Immediately give notice to the Company in writing in case of death

8. Insured shall permit Company's authorised representative at all times to inspect the Animal(s) hereby insured and premises where the

## **Livestock and Pet Connect Policy Policy Wordings (UIN – IRDAN150RP0003V01201415)**

Animal(s) is/are kept and shall furnish any information which Company may require and shall comply with all reasonable regulations and directions from time to time made and given by Company.

9. The cover afforded under this Policy shall stand cancelled and no payment shall be made hereunder if the ownership of the insured animal passes from Insured to any other person or entity otherwise than by the operation of the law.

10. Animal insured should carry the identification applied by the Company at all times. In case, the identification (ear tag or other) is lost or missing, immediate notice of the same should be communicated to the Company within 24 hours of such incident and seek for fixing of identification to the Animal. No amount is recoverable under this Policy in respect of any claim, unless the identification (ear tag or other) of the animal in respect of which such claim is made, is available. No tag, no claim.

11. On the death of any Animal hereby insured, the Insured shall give immediate notice thereof to the Company by telegram, phone, letter, fax, email (or as mentioned in the claims procedure) and shall give the Company an opportunity of inspecting the carcass until atleast the expiration of 24 hours after such notice shall have been given to the Company. The Insured shall also within 7 days furnish to the Company such information, accompanied by such Veterinary Certificate and satisfactory proof as to the death, identity and value of the Animal as the Company may require.

12. In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

13. a) The Insured can cancel the policy at any time during the term, by informing the Company. In case the Insured cancels the policy, he/she is not required to give reasons for cancellation.

The Company can cancel the policy only on the grounds of established fraud, by giving a notice of a minimum of 7 days to the retail policyholder.

b) The Company shall –

- (i) Refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period
- (ii) Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

14. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by Insured or anyone acting on Insured's behalf to obtain any benefits under the Policy or if loss or damage be occasioned by the willful act or with Insured's connivance, all benefits under this Policy shall be forfeited.

15. If at the time of any event giving rise to claim on Animal/s hereby insured, there be any other subsisting insurance or insurances, whether effected by Insured or by any other person on Insured's behalf covering the same Animal/s, Company shall not be liable to pay or contribute more than its rateable proportion of such loss.

16. If death of the Animals hereby insured shall be due to the negligence, carelessness, or wrong doing of any person, the Insured shall not claim or accept any compensation from such person or persons but shall at once give to the Company all necessary information and assistance to enable the Company to secure such compensation and it shall be absolutely the right of the

Company to use in the name of the Insured and recover compensation including subrogation, from the person or persons causing the death and any monies or other compensations which shall be recovered shall belong to the Company. The Company will indemnify the Insured against all costs and expenses so incurred with his written consent.

### **17. Governing Laws, Territorial Jurisdiction and Territorial Limit**

## **Livestock and Pet Connect Policy**

### **Policy Wordings**

#### **(UIN – IRDAN150RP0003V01201415)**

- i. This Policy/Certificate of Insurance shall be exclusively governed and construed as per laws of India and all disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Group Policy/Certificate of Insurance shall be, determined by the Indian court and in accordance to Indian laws.
- ii. All medical treatment for the purpose of the Certificate of Insurance will have to be taken in India only.
- iii. Our liability to make any payment shall be to make payment within India and in Indian Rupees only.
- iv. The section headings of this Policy and Certificate of Insurance are included for descriptive purposes only and do not form part of this Policy and Certificate of Insurance for the purpose of its construction or interpretation

18. It is clearly agreed and understood that no dispute or difference shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

19. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

#### **20. Sanction Limitation & Exclusion Clause (PFR)**

Liberty General Insurance Limited will not be deemed to provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Liberty or its parent to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom, United States of America or other applicable jurisdiction.

21. The Company shall not be bound to issue any renewal notice or to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid.

22. The Company will offer to settle the claim under this Policy within 30 days from the date of receipt of all necessary documents required for assessing the claim. In the event that the Company decides to reject a claim made under this Policy, the Company shall do so within a period of 30 days from the date of receipt of all necessary documents. Claims processing and settlement will be as per Protection of Policy Holder's Interest, Regulation 2002. No interest shall be payable by the Company on any account whatsoever in respect of a claim under this Policy.

23. Claims Procedure – In the event of a claim, Insured will notify a claim immediately to the call centre, or send intimation via email or by letter/ fax to nearest Company 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, the following indicative list of documents will be necessary for processing 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 the loss.

## **Part V – Grievance Redressal Procedure**

### **Redressal of Grievance**

**Grievance**—In case of any grievance relating to servicing the Policy, the Insured Person may contact the Company through Website: [www.libertyinsurance.in](http://www.libertyinsurance.in)

Toll free: 1800166584

Email: [care@libertyinsurance.in](mailto:care@libertyinsurance.in)

Courier: Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

## **Livestock and Pet Connect Policy Policy Wordings (UIN – IRDAN150RP0003V01201415)**

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If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [gro@libertyinsurance.in](mailto:gro@libertyinsurance.in)

For grievance redressal mechanism and details of grievance office of the Company, kindly refer the link - <https://www.libertyinsurance.in/customer-support/grievance-redressal>

**Senior Citizens can email us at:** [seniorcitizen@libertyinsurance.in](mailto:seniorcitizen@libertyinsurance.in)

Grievance may also be lodged at IRDAI Bima Bharosa Grievance Redressal Portal - <https://bimabharosa.irdai.gov.in/>

**Insurance Ombudsman –If the** insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per the prevailing Insurance Ombudsman Rules.

The contact details of the Insurance Ombudsman offices have been provided as Annexure-A The contact details of the **Insurance Ombudsman** offices are as below –



## Livestock and Pet Connect Policy

### Policy Wordings

(UIN – IRDAN150RP0003V01201415)

#### Annexure A

The contact details of the **Insurance Ombudsman** offices are as below –

| Office of the Ombudsman and Contact Details  | Areas of Jurisdiction   | Office of the Ombudsman and Contact Details   | Areas of Jurisdiction   |
|--|---|---|---|
| <b>AHMEDABAD</b><br>Office of the Insurance Ombudsman,<br>Jeevan Prakash Building, 6th floor, Tilak Marg,<br>Relief Road, Ahmedabad - 380 001.<br>Tel.: 079 - 25501201/02<br>Email: oio.ahmedabad@cioins.co.in   | Gujarat,<br>Dadra & Nagar Haveli,<br>Daman and Diu.   | <b>HYDERABAD</b><br>Office of the Insurance Ombudsman,<br>6-2-46, 1st floor, "Moin Court",<br>Lane Opp. Hyundai Showroom, A. C. Guards,<br>Lakdi-Ka-Pool, Hyderabad - 500 004.<br>Tel.: 040 - 23312122 / 23376991 / 23376599 /<br>23328709 / 23325325<br>Email: oio.hyderabad@cioins.co.in" | Andhra Pradesh,<br>Telangana,<br>Yanam and<br>part of Territory of<br>Pondicherry.  |
| <b>BENGALURU</b><br>Office of the Insurance Ombudsman,<br>Jeevan Soudha Building, PJD No. 57-27-N-19, Ground<br>Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase,<br>Bengaluru - 560 078.<br>Tel.: 080 - 26652048 / 26652049<br>Email: oio.bengaluru@cioins.co.in | Karnataka   | <b>JAIPUR</b><br>Office of the Insurance Ombudsman,<br>Jeevan Nidhi - II Bldg., Gr. Floor,<br>Bhawani Singh Marg, Jaipur - 302 005.<br>Tel.: 0141 - 2740363<br>Email: oio.jaipur@cioins.co.in   | Rajasthan   |
| <b>BHOPAL</b><br>Office of the Insurance Ombudsman,<br>1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road,<br>Opp. Gayatri Mandir, Area Hills, Bhopal - 462 011.<br>Tel.: 0755 - 2769201 / 2769202 / 2769203<br>Email: oio.bhopal@cioins.co.in                     | Madhya Pradesh<br>and Chattisgarh   | <b>KOLKATA</b><br>Office of the Insurance Ombudsman,<br>Hindustan Bldg. Annexe, 7th Floor,<br>4, C.R. Avenue, KOLKATA - 700 072.<br>Tel.: 033 - 22124339 / 22124341<br>Email: oio.kolkata@cioins.co.in  | West Bengal,<br>Sikkim,<br>Andaman &<br>Nicobar Islands.  |
| <b>BHUBANESHWAR</b><br>Office of the Insurance Ombudsman,<br>62, Forest park, Bhubaneswar - 751 009.<br>Tel.: 0674 - 2596461 / 2596455 / 2596429 / 2596003<br>Email: oio.bhubaneswar@cioins.co.in  | Orissa  | <b>LUCKNOW</b><br>Office of the Insurance Ombudsman,<br>6th Floor, Jeevan Bhawan, Phase-II,<br>Nawal Kishore Road, Hazratganj,<br>Lucknow - 226 001.<br>Tel.: 0522 - 4002082 / 3500613<br>Email: oio.lucknow@cioins.co.in   | Districts of Uttar Pradesh :<br>Lalitpur, Jhansi, Mahoba,<br>Hamirpur, Banda,<br>Chitrakoot, Allahabad,<br>Mirzapur, Sonbhadra,<br>Fatehpur, Pratapgarh,<br>Jaunpur, Varanasi, Gazipur,<br>Jalaun, Kanpur, Lucknow,<br>Unnao, Sitapur, Lakhimpur,<br>Bahraich, Barabanki,<br>Raebareilly, Sravasti,<br>Gonda, Faizabad, Amethi,<br>Kaushambi, Balrampur,<br>Basti, Ambedkarnagar,<br>Sultanpur, Maharajganj,<br>Santkabirnagar, Azamgarh,<br>Kushinagar, Gorkhpur,<br>Deoria, Mau, Ghazipur,<br>Chandauli, Ballia,<br>Sidharathnagar. |
| <b>CHANDIGARH</b><br>Office of the Insurance Ombudsman,<br>Jeevan Deep Building SCO 20-27, Ground Floor<br>Sector - 17 A, Chandigarh - 160 017.<br>Tel.: 0172-2706468<br>Email: oio.chandigarh@cioins.co.in  | Punjab, Haryana,<br>Himachal Pradesh,<br>Jammu & Kashmir,<br>Chandigarh.                    | <b>MUMBAI</b><br>Office of the Insurance Ombudsman,<br>3rd Floor, Jeevan Seva Annexe,<br>S. V. Road, Santacruz (W), Mumbai - 400 054.<br>Tel.: 022 - 69038800/27/29/31/32/33<br>Email: oio.mumbai@cioins.co.in  | Goa,<br>Mumbai Metropolitan<br>Region excluding<br>Navi Mumbai & Thane.   |
| <b>CHENNAI</b><br>Office of the Insurance Ombudsman,<br>Fatima Akhtar Court, 4th Floor, 453,<br>Anna Salai, Teynampet, CHENNAI - 600 018.<br>Tel.: 044 - 24333668 / 24333678<br>Email: oio.chennai@cioins.co.in  | Tamil Nadu,<br>Pondicherry Town and<br>Karaikal (which are part of<br>Pondicherry).         | <b>NOIDA</b><br>Office of the Insurance Ombudsman,<br>Bhagwan Sahai Palace<br>4th Floor, Main Road, Naya Bans, Sector 15,<br>Distt: Gautam Buddha Nagar, U.P - 201301.<br>Tel.: 0120-2514252 / 2514253<br>Email: oio.noida@cioins.co.in   | State of Uttaranchal and<br>the following Districts of<br>Uttar Pradesh:<br>Agra, Aligarh, Bagpat,<br>Bareilly, Bijnor, Budaun,<br>Bulandshahr, Etah,<br>Kanoor, Mainpuri, Mathura,<br>Meerut, Moradabad,<br>Muzaffarnagar, Orayya,<br>Pilibhit, Etawah,<br>Farukhabad, Firozbad,<br>Gautambodhanagar,<br>Ghaziabad, Hardoi,<br>Shahjahanpur, Hapur,<br>Shamli, Rampur, Kashganj,<br>Sambhal, Amroha,<br>Hathras, Kanshiramnagar,<br>Saharanpur.  |
| <b>DELHI</b><br>Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Building,<br>Asaf Ali Road, New Delhi - 110 002.<br>Tel.: 011 - 46013992/23213504/23232481<br>Email: oio.delhi@cioins.co.in   | Delhi   |   |   |
| <b>KOCHI</b><br>Office of the Insurance Ombudsman,<br>10th Floor, Jeevan Prakash, LIC Building,<br>Opp to Maharaja's College Ground, M.G. Road,<br>Kochi - 682 011.<br>Tel.: 0484 - 2358759<br>Email: oio.ernakulam@cioins.co.in                                   | Kerala, Lakshadweep,<br>Mahe-a part of Pondicherry  |   |   |
| <b>GUWAHATI</b><br>Office of the Insurance Ombudsman,<br>Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge,<br>S.S. Road, Guwahati - 781001(ASSAM).<br>Tel.: 0361 - 2632204 / 2602205 / 2631307<br>Email: oio.guwahati@cioins.co.in                               | Assam,<br>Meghalaya,<br>Manipur,<br>Mizoram,<br>Arunachal Pradesh,<br>Nagaland and Tripura. |   |   |



## Livestock and Pet Connect Policy Policy Wordings (UIN – IRDAN150RP0003V01201415)

| Office of the Ombudsman and Contact Details  | Areas of Jurisdiction  | GOVERNING BODY OF INSURANCE COUNCIL,  |
|--|--|---|
| <b>PATNA</b><br>Office of the Insurance Ombudsman,<br>2nd Floor, Lalit Bhawan, Bailey Road,<br>Patna 800 001.<br>Tel.: 0612-2547068<br>Email: oio.patna@cioins.co.in   | Bihar,<br>Jharkhand  | Shri P.N.Gandhi, Secretary General<br>Smt Moushumi Mukherji, Secretary<br>3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.<br>Tel.: 022 - 26106889 / 671 / 980<br>Fax: 022 - 26106949<br>Email: inscoun@cioins.co.in |
| <b>PUNE</b><br>Office of the Insurance Ombudsman,<br>Jeevan Darshan Bldg., 3rd Floor,<br>C.T.S. No.s. 195 to 198, N.C. Kelkar Road,<br>Narayan Peth, Pune - 411 030.<br>Tel.: 020-24471175<br>Email: oio.pune@cioins.co.in | Maharashtra,<br>Area of Navi Mumbai and<br>Thane excluding Mumbai<br>Metropolitan Region |   |
| <b>THANE</b><br>Office of the Insurance Ombudsman, 2nd Floor,<br>Jeevan Chintamani Building,<br>Vasantao Naik Mahamarg, Thane (West)- 400604<br>Tel.: 022-20812868/69<br>Email: oio.thane@cioins.co.in                     | Maharashtra  |   |

For the latest details of Ombudsman offices, please visit the Insurance Ombudsman website at the following link: <https://www.cioins.co.in/Ombudsman>

The updated grievances redressal procedure shall be provided on the website of the Company and is subject to change in compliance with guidelines/regulations issued by Insurance Regulatory and Development Authority.

**Legal Disclaimer Note:** The information must be read in conjunction with the product brochure and CIS. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

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