

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 **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.

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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. 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.

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:

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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.

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	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 to10 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:

- 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 –
- 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
 - 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.

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.

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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.

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

Toll free:1800166584

Email: 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.

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

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

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 –

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

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

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.

Section 41 of the Insurance Act 1938 (4 of 1938) 'No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer'. Violations of Section 41 of the Insurance Act 1938, as amended -Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs.