

SBI General Livestock Policy

Livestock serves as the primary source of income for countless farmers in India. **SBI General Livestock Policy** safeguards farmers against financial setbacks caused by the unfortunate demise of their livestock, which holds immense value within the farming community. This comprehensive policy extends coverage to various animals including Cattle, Sheep, Goats, Pigs, Camel, Horses, Mules, Donkey, Yak, Elephant, and Rabbit, whether they are utilized for commercial or personal purposes. In the event of the death of any insured animal(s) during the policy period, compensation is provided as per the terms of the policy.

What does this Policy cover?

The Policy covers death caused by

- i. Natural Calamities
- ii. fire
- iii. Aircraft Damage, Missile testing operations.
- iv. Riot, Strike.
- v. Famine*
- vi. Surgical Operations
- vii. Accident
- viii. Disease contracted during the Policy period.

Extensions/ Endorsement (Additional benefits):

On payment of Additional premium Below mentioned Extensions can be opted in the policy.

- 1) Permanent Total Disability (PTD)
- 2) Theft of Animal
- 3) Transit Cover Beyond 80 Km,(By Rail , Road)
- 4) Waiver of Waiting Period.
- 5) Waiver of Deductible.

Note: PTD & Theft cover is not available for Pigs, Sheep's, Goats and Rabbits.

* **Famine** is an extreme and prolonged state of hunger in a considerable proportion of masses of a country or a region that results in widespread and acute malnutrition and death by starvation or diseases due to the inadequacy of food and nutrition.

For the purposes of this Policy, the declaration of a **Famine** can only be made upon the recommendation of the respective State Government/s

Sum Insured: -

Means 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. The market price of the animal to be insured will be assessed

SBI General Insurance Company Limited.  Registered and Corporate Office: :9th Floor, Wing A& B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099 | CIN: U66000MH2009PLC190546 |  Toll free: 18001021111 |  customer.care@sbigeneral.in |  www.sbigeneral.in | For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | UIN: IRDAN144RP0021V01202324

and agreed jointly by the beneficiary, authorized veterinary doctor and Insurer.

Deductible:

- In case of Cattle -1% of each and every claim amount subject to a minimum of INR 500.
- However, based on Underwriter's assessment a different Deductible may be proposed.

Exclusions**General Exclusions**

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

1. Malicious or wilful injury or neglect, overloading, unskilful treatment or use of Animal insured 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 insured Animal due to diseases contracted within 15 days from the Date of Commencement of Risk, unless such insurance is a continuous renewal with us without any break of the Policy that was in force or Add-On cover 4.4, Waiver of Waiting Period, is opted under this Policy.
4. Intentional slaughter of the insured Animal 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 in such case(s), any compensation received by the Insured will be deducted from the claim amount payable by the Company.
5. Transportation by Air/Sea.
6. Transportation beyond 80kms (unless Add-On cover Transit Cover Beyond 80kms, is opted under the Policy)
7. Missing, straying, theft (unless Add-On Cover Theft of Animal, is opted under the Policy) or clandestine sale of the Animal insured,
8. 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.
9. 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.
10. All the claims received without intact identification by the way of Ear Tag (or micro-chip).
11. Legal liability, if any, arising out of the use of the Animal insured.
12. Death of insured Animal due to drought or malnutrition.
13. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism.
14. Any consequential loss, however arising.

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Special Exclusions applicable to Listed Livestock (wherever applicable)

1. Specific Exclusions applicable to Cattle

- i. Diseases such as Rinderpest, Black Quarter, Haemorrhagic Septicaemia, Foot & Mouth, Anthrax and Theileriosis 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.
- ii. Pleuropneumonia in respect of Cattle in Lakhimpur and Sivasagar (Sibsagar) District of Assam.
- iii. Brucellosis in stud/ breeding bulls.
- iv. Any death and disability arising out of bullock cart racing/sports/related activities in case of bullocks

2. Specific Exclusion applicable to Sheep & Goat

- i. Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, Haemorrhagic 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.

3. Specific Exclusions applicable to Pig

- i. Disability of any kind
- ii. Breeding and farrowing risk
- iii. Swine flu is covered if the **Animal** is successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the **Company**.

4. Specific Exclusions applicable to Camel

- i. Famine: Death due to scarcity of food.

5. Specific Exclusions applicable to Horse/Pony/Mule/Donkey/Yak

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

6. Specific Exclusion applicable to Elephant

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

7. Specific Exclusions applicable to Rabbit

- i. Pasteurellosis infection
- ii. Culling, Cannibalism and intentional slaughter.
- iii. Undergrowth
- iv. Myxomatosis: This disease is covered if the rabbits are successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the Company.
- v. Coccidiosis: This disease is covered if suitable and effective coccidiostats are administered through food or water.

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Grievance Redressal Procedure

If you may have a grievance that requires to be redressed, you may contact the us with the details of the grievance through,

Stage 1

If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customercare@sbigeneral.in. We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in.

Stage 2

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at : gro@sbigeneral.in or contact at [022-45138021](tel:022-45138021).

List of Grievance Redressal Officers at Branch: Our branch Grievance Redressal Officer's list is available at the link:

<https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/>

Stage 3

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may register your complaint with IRDAI on the below given link:

<https://bimabharosa.irdai.gov.in/Home/Home>

Stage 4

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for redressal of your grievance. The details of the Insurance Ombudsman can be accessed at <https://www.cioins.co.in/Ombudsman>

You may approach the nearest Insurance Ombudsman for resolution of the grievance.

The details furnished above do not constitute the entire terms and conditions. For more details please refer to our Policy document.

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