

### 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	Camel Insurance	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0003V01200910	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	Insured's animal that is mentioned in the policy schedule	NA										
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse; margin: 10px auto;"> <thead> <tr> <th style="text-align: center;">SI No.</th> <th style="text-align: center;">Coverage</th> <th style="text-align: center;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Death Cover</td> <td style="text-align: center;">&lt;&lt;INR XXX&gt;&gt;</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Disability Cover</td> <td style="text-align: center;">&lt;&lt;INR XXX&gt;&gt;</td> </tr> </tbody> </table> <p style="text-align: center;"><b>Disclaimer:</b> Only Opted covers reflect here</p>	SI No.	Coverage	Sum Insured	1	Death Cover	<<INR XXX>>	2	Disability Cover	<<INR XXX>>	NA	
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1	Death Cover	<<INR XXX>>											
2	Disability Cover	<<INR XXX>>											
6	Policy Coverage	The company shall pay in the event of Accidental death or death from disease and Disability (optional), arising out of an accident, of the animal mentioned in the schedule and owned by the insured during the policy period	Insuring Clause										
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<<INR XX>>  <b>Illustration</b> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px auto;"> <thead> <tr> <th style="text-align: center;">Description</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Policy SI</td> <td style="text-align: center;">INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td style="text-align: center;">INR 57,00,000</td> </tr> <tr> <td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td> <td style="text-align: center;">INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td style="text-align: center;">INR 54,15,000</td> </tr> </tbody> </table>	Description	Amount	Policy SI	INR 1,00,00,000	Claim Amount:	INR 57,00,000	Policy Deductible: 5% of the claim amount, applicable on each and every claim	INR 2,85,000	Net Payable amount	INR 54,15,000	NA
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9	Exclusions	No indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:	Clause 3										

		<p>3.1. Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy without the consent of the Company in writing.</p> <p>3.2. Accidents occurring and/or disease contracted prior to commencement of risk.</p> <p>3.3. Rinderpest, FMD, Anthrax, H.S, B.Q.. if the animal is not successfully inoculated (protected).</p> <p>3.4. Theft or clandestine sale of the insured animal</p> <p>3.5. Disability Temporary or Permanent, Total or Partial.</p> <p>3.6. Death due to any disease contracted within 15 days from the date of commencement of the policy.</p> <p>3.7. Any loss or damage caused willfully or knowingly by the Insured, or any loss or damage in which the Insured or any person acting on his behalf is involved or implicated.</p> <p>3.8. Transport by air and sea. Transport beyond 25 kilometers from the place of stabling by any means other than by foot and beyond 50 kilometers from the place of stabling in case of transit by foot.</p> <p>3.9. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on human consideration on the basis of the certificate issued by qualified veterinary surgeon or in cases where destruction is resorted to by the order of lawfully constituted authority.</p> <p>3.10. Any consequential loss, however arising</p> <p>3.11. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.</p> <p>Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or nuclear weapons material or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p>	
10	Special Conditions and warranties (if any)	<p><b>Reasonable Precautions</b></p> <p>1. Every animal must be sound and in perfect health and free from any injury at the time of the proposal or insurance of or any renewal, addition or substitution and must also remain sound and in the perfect health and free from any injury at the time of payment of the premium or balance thereof.</p> <p>2. The insured shall cause every animal insured to have sufficient and proper food, water and shelter and shall keep secure all fences, yards, sheds and stabling and shall at all times and to the best of his knowledge and ability use and exercise every due and proper precaution and safeguard loss or danger of loss under this policy. The intent and meaning of this Condition being that each insured animal shall have the same care and attention as when not insured.</p> <p>&lt;&lt;&lt;Any other special conditions or warranties&gt;&gt;&gt;</p>	Clause 4D
11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <ul style="list-style-type: none"> <li>• Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li> </ul>	NA

- Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role
- Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.
- Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.

2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)

Description	Amount
Gross Loss Assessed	10000
Less: Depreciation, if applicable	1000
Less: Salvage, if applicable	500
<b>Gross Loss</b>	<b>8500</b>
Less: Under Insurance*, if applicable 20%	1700
<b>Gross Assessed Loss</b>	<b>6800</b>
Less: Excess, if applicable	1000
<b>Net Loss Payable</b>	<b>5800</b>

**Calculation of Under Insurance -**

Description	Amount
Value at risk of Insured property	Rs. 5,00,000
Sum Insured opted by Insured	Rs. 4,00,000
Difference	Rs. 1,00,000
Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)	20%

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Policy Servicing –  
Claim Intimation  
and Processing

- Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800
- Website: <https://general.futuregenerali.in/>
- Email: [fgclaims@futuregenerali.in](mailto:fgclaims@futuregenerali.in)
- Details of designated company officials to be contacted in time of claim –  
<<<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details  
For example –  
*Branch Manager*  
*Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.*  
*Phone: +91 079-25464166 >>>>*  
  
<<<<Direct Policy –

NA

*Future Generali India Insurance,  
Ph: 1800 220 233 / 1860-500-3333 / 022-67837800  
Email: [fgclaims@futuregeneralii.in](mailto:fgclaims@futuregeneralii.in)  
Address: Future Generali India Insurance Co Ltd., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083>>>*

- Details of procedure to be followed for reimbursement of claim
  - Intimate claims immediately upon occurrence of any event.
  - To intimate claim, send email to [fgclaims@futuregeneralii.in](mailto:fgclaims@futuregeneralii.in) or call at our helpline number 1800-220-233/1860-500-3333.
  - Customer to use the same claim number for all communications.
  - Surveyor appointment as per regulatory guidelines.
  - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for.
  - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.
  - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.
  - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.

- **Turn Around Time (TAT) for claims settlement**

S. No	Stages of claim	Times lines for settlement of claims
1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured
2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document
3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.

- Escalation Matrix when TAT is not satisfied: [Grievance Redressal | Future Generali](#)

13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> <li>• State the brief details of Protection of Policyholder's Interest - <a href="#">Policies   Future Generali</a></li> <li>• Details of Grievance Redressal Officer of the Insurer - <a href="mailto:fgcare@futuregeneralii.in">fgcare@futuregeneralii.in</a></li> <li>• Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li> <li>• Ombudsman - <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	NA
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14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> <li>• Risk location</li> <li>• Security measures</li> <li>• Risk occupancy</li> <li>• Case specific material facts or risk details</li> </ul>	NA
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Declaration by the Policyholder.

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

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

**Note:**

- i. Website link for documents: - <https://general.futuregeneral.com/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.