

ELEPHANT INSURANCE PROSPECTUS

This insurance policy is specifically designed for the elephants used for commercial and religious purposes.

Coverages:

Accidental Death or Death due to disease of the insured Elephant in the age group of 5 Years to 60 Years.

In the event of death, 80% of the market value or Sum Insured of the animal whichever is less is payable.

Salvage value amounting to 25% of Sum Insured and other recovery amount against Tusk etc. shall be deducted from claim amount.

Major Exclusions:

1. P.T.D.,
2. diseases like tuberculosis, Salmonellosis, Haemorrhagic septicaemia, Anthrax, Foot and Mouth, Impaction of colon, tetanus, Rabies and Parasitic infection,
3. Loss of damage of tusk.
4. Theft or clandestine sale of the insured animal
5. Transport by air and sea
6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste
7. War or War like conditions

Specific Exclusions:

1. Breeding and Calving Risk
2. Loss or Damage of Tusk

Veterinary Examination:

The report of Veterinary Surgeon giving the age, identification marks, health of an elephant and indication that protective inoculation has been completed, is required with each proposal.

Premium rates:

1. Elephants used for Religious Purposes- 4.5%
2. Elephants used for Commercial Purpose-5.0%
3. Group discounts available.

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the

Elephant Insurance document. You must read the policy document to know the insurance cover fully. You can get a copy of the Elephant Insurance from Our branch or from Our website <https://general.futuregenerali.in/> . For any legal interpretation, policy document will hold.

Note: Insurer to mention details of website.

Grievance

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI’s Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

About Our Company

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - an 190 year old global insurance group featuring among the world’s 60 largest companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

*As per Fortune Global 500 Ranking (2017)

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

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