

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	Future Poultry Insurance	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0011V01200910	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	Insured's Poultry	NA										
5	Sum Insured	<<<INR XXX>>>>	NA										
6	Policy Coverage	The Company will indemnify the Insured in respect of death of birds due to accident (Including Fire, Lightning, Flood, Cyclone, Strike, Riot, Civil Commotion & Terrorism or Diseases (Certain diseases subject to vaccination certificate) contracted or occurring during the policy period	CLAUSE 1										
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<<INR XX>> Illustration <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <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: right;">INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td style="text-align: right;">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: right;">INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td style="text-align: right;">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: <ol style="list-style-type: none"> 1. Loss / Death due to natural mortality, non-specified or unknown disease or reasons. 2. Malicious/willful injury, neglect 3. Transit by any mode of transport 4. Improper management (including overcrowding) i.e. when the farm is not run on scientific Poultry Management Guidelines laid down by Poultry Corporations/Animal Husbandry Department in regard to housekeeping, 	CLAUSE 3										

		<p>watering, feeding, vaccinations, deworming, debeaking, lighting / heating, culling etc.</p> <ol style="list-style-type: none"> 5. Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals 6. Theft and clandestine sale of birds. 7. Intentional slaughter of the birds except in cases where destruction is necessary to terminate incurable suffering on humane consideration and to protect remaining healthy flock to reduce additional losses on the basis of certificate issued by qualified veterinary surgeon or in cases where destruction is resorted to by order of lawfully constituted authority under intimation to Insurance Company. 8. Consequential loss, howsoever caused such as Loss of earning, loss of delays, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 9. Loss of production i.e. the failure due to any reasons whatsoever to lay required number of eggs or small sized eggs in layers or to attain proper weight at a particular age in broilers. 10. Permanent and Partial Disablement of any nature. 11. Malnutrition/shortage of water, death due to starvation because of non-supply of feed to farm due to any reason whatsoever. 12. Loss due to huddling and/or piling of birds 13. 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 to that effect is submitted. Coccidiosis and other diseases are covered only if preventive and curative measures are taken from time to time. 14. Avian Leucosis complex (A.L.C.), Bird Flu. 15. 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. 16. 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. 	
10	Special Conditions and warranties (if any)	<p>Reasonable Precautions</p> <ol style="list-style-type: none"> 1. All birds must be sound and in perfect health at the time of the proposal or insurance or at any renewal. Additions or substitutions of birds must also remain sound and in the perfect health at the time of payment of the premium. 2. The insured shall provide sufficient and proper food, water, shelter, light and ventilation and shall keep secure all fences, sheds and shall at all times and to the best of his knowledge and ability, exercise due and proper precaution and safeguard loss or danger of loss under this policy. The intent and meaning of this Condition being that the birds shall have the same care and attention as when not insured. 3. The insured shall maintain essential records such as Flock record on day to day basis - Daily stock Register, Mortality Record, Culling (Removal of weak birds from the flock), Vaccination, Feed consumption, Production, Incidence of diseases, Purchases and Sales etc. 	CLAUSE 4.4

		<< Any Other Special Conditions or Warranties >>																													
11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <ul style="list-style-type: none"> Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim. 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. <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Loss Assessed</td> <td>10000</td> </tr> <tr> <td>Less: Depreciation, if applicable</td> <td>1000</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>500</td> </tr> <tr> <td>Gross Loss</td> <td>8500</td> </tr> <tr> <td>Less: Under Insurance*, if applicable 20%</td> <td>1700</td> </tr> <tr> <td>Gross Assessed Loss</td> <td>6800</td> </tr> <tr> <td>Less: Excess, if applicable</td> <td>1000</td> </tr> <tr> <td>Net Loss Payable</td> <td>5800</td> </tr> </tbody> </table> <p>Calculation of Under Insurance -</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Value at risk of Insured property</td> <td>Rs. 5,00,000</td> </tr> <tr> <td>Sum Insured opted by Insured</td> <td>Rs. 4,00,000</td> </tr> <tr> <td>Difference</td> <td>Rs. 1,00,000</td> </tr> <tr> <td>Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)</td> <td>20%</td> </tr> </tbody> </table>	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	Gross Loss	8500	Less: Under Insurance*, if applicable 20%	1700	Gross Assessed Loss	6800	Less: Excess, if applicable	1000	Net Loss Payable	5800	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%	NA
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800 Website: https://general.futuregenerali.in/ Email: 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 – 	NA																												

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 –

*Future Generali India Insurance,
Ph: 1800 220 233 / 1860-500-3333 / 022-67837800*

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

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.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.