

Future Poultry Insurance Policy Brochure

Future Poultry insurance policy protects against financial loss due to the untimely death arising out of disease or accident to the birds.

Covers

Financial protection against the 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.

Exclusions

- 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, watering, feeding, vaccinations, deworming, debeaking, lighting / heating, culling etc.
- 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 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.

For more details on the exclusions, please refer to the policy document.

Loss payment

In the event of death of birds due to accident or diseases(Certain diseases subject to vaccination certificate), claims would be assessed subject of operative clause of the policy, on the basis of week wise valuation after applying minimum excess and Indemnity limited to 80% and 60% in case of death due to Gumboro disease .

Application of excess clause for broilers is illustrated below:

If the farmer has got 100 birds per batch and following is a week wise mortality chart, the excess will be applied as under:

Week	Mortality	Week wise Valuation (Rs.)	Total value of Birds Lost (Rs.)
1	2	16.00	32.00
2	5	19.00	95.00
3	1	25.00	25.00
4	2	33.00	66.00
5	1	43.00	43.00
6	4	57.00	228.00
7	2	71.00	142.00
8	Nil	--	--
Total	17	264.00	631.00

$$(a) \text{ AVERAGE VALUATION} = \frac{\text{Total value of birds lost}}{\text{No. of birds lost (mortality)}}$$

$$= 631/17 = \text{Rs.}37.18 \text{ per bird.}$$

Hence the excess of Rs.37.18 x 5 = Rs. 188.90 will be deducted from total amount payable. Thus the excess of 5% will be deducted on average valuation arrived on the basis of mortality chart presented rather than on the basis of first 5% birds. Week-wise compensation towards loss of birds will be made only for death of birds exceeding the mortality percentage given above.

$$= 631.00 - 188.90 = 442.10$$

- (b) Liability of the company - the insured will be indemnified for 80% of the value of the bird so arrived above at the time of deaths as per valuation table.

$$442.10 \times 80\% = 353.68$$

For claims out of Gumboro disease, additional excess @ 20% would be applied i.e. indemnity is limited to 60% of value arrived in 'a' above.

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions and conditions of policy 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 **Future Poultry Insurance** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Future Poultry 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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