

HORSE INSURANCE **PROSPECTUS**

Horse insurance protects you against financial loss due to the untimely death or permanent total disability of your animal arising out of accident.

Covers

Standard with all policies is financial protection against the death of animals by disease or accident.

A valuable additional cover that can be opted for is financial protection against the permanent total disability of the animal, which results in that animal no longer being able to fulfill the purpose for which it was intended.

Exclusions

1. Malicious or wilful injury or neglect, overloading, unskilful treatment or use of animal for purpose other than stated in the policy.
2. Accidents occurred and/or diseases contracted prior to commencement of risk.
3. Tuberculosis, Salmonellosis, Haemorrhagic Septicaemia, Anthrax, Foot & Mouth Disease, Impaction of Colon, Tetanus, Rabies and Parasitic Infection
4. Theft or clandestine sale.
5. Partial disability of any type, whether permanent or temporary.
6. Death due to any disease contracted within 15 days from the date of commencement of the policy.
7. Loss or damage caused willfully or knowingly by the Insured or any person acting on his behalf.
8. Transport by air and sea. Transport beyond 25 kilometres from the place of stabling by rail/road and beyond 50 kilometres from the place of stabling in case of transit by foot.
9. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering.
10. Any consequential loss, however arising.
11. Racing, Hunting and Blood stock purposes.
12. Diseases viz. Glanders, South African Horse Sickness (SAHS), Rinderpest, Anthrax, Black Quarter, Foot and Mouth Disease, Tetanus etc.
13. 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.

14. 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

The payment we make under the standard cover after accepting a claim will be the market value of the animal, subject of course to the amount insured, and under Cover 2 will be a pre-specified percentage of the amount insured.

NOTE: - *For detailed information on this product, terms and conditions etc., please refer to the product policy documents, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to changes in tax laws. Insurance is the subject matter of solicitations*

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 191 year old global insurance group featuring among the world’s 70 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 (2020)

SECTION 41(2). OF INSURANCE ACT, 1938-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 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 or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses 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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