

**CATTLE & LIVESTOCK INSURANCE UNDER NATIONAL LIVESTOCK MISSION
(NLM)
POLICY WORDINGS**

PREAMBLE

Whereas the Insured has made to the Future Generali India Insurance Company Limited (hereinafter called the “Company”) a proposal which it is agreed shall be the basis of this Policy and is incorporated herein, and has paid the premium specified in the Schedule, the Company agrees subject to the terms, conditions, exceptions and exclusions contained herein to indemnify the Insured in terms of this policy.

The company will indemnify the insured, as per Operational guidelines for National Livestock Mission (NLM) issued by Govt Of India (Ministry of Fisheries, Animal Husbandry and Dairying Department of Animal Husbandry and Dairying) on July 2021 & amendment released on 22nd March 2024 vide letter no. – R-99014/15/2023-Anlm_Dadf.

1. Operative Part

The Company will indemnify the Insured, subject to the Limit of Indemnity, in respect of

1.1. Cover 1

Accidental death or death from any Disease of any animal described in the Schedule and belonging to the insured occurring during the Policy Period,

1.2. Cover 2

If specifically opted by the insured and additional premium paid the policy shall be extended to cover:

1.2.1. Permanent Total Disability of the cattle arising out of Accident or

1.2.1.1 provided the indemnity is limited to 70% of the sum insured in case of draught animals

1.2.1.2 provided the indemnity is limited to 50% of sum insured in case of milch animals

1.2.1.3 provided the indemnity is limited to maximum 75% in case of all animals other than those mentioned under 1.2.1.1 and 1.2.1.2

Any other changes made by the department & implementing states thereon will be applicable for rolling out the scheme in the applicable state. All clauses should be mutually agreed on by the company & the implementing state & MoU should be signed by all the parties involved in the scheme.

2. Definitions

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and

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references to the male gender shall include references to the female gender wherever the context so permits:

- 2.1 "Policy" means the proposal, the Schedule, this Policy document, and any endorsement attaching to or forming part hereof, either at inception or during the Policy Period.
- 2.2 "Policy Period" means the period between the commencement date and the expiry date shown in the Schedule.
- 2.3 "Limit of Indemnity" means the amount stated in the Schedule, which shall be the Company's maximum liability under this Policy (regardless of the total number or amount of Claims made) for any one Claim and in the aggregate for all Claims during the Policy Period
- 2.4 "Insured" means the person named in the Schedule
- 2.5 "Claim" means a claim under an Operative Part. All Claims resulting from one and the same event or circumstance shall jointly constitute one Claim under this Policy and as having been made at the time when the first Claim was made in writing.
- 2.6 "Insured Premises" means the place named in the Schedule.
- 2.7 "Schedule" means the schedule attached to and forming part of this Policy
- 2.8 "Animal" means the cattle and livestock described in Schedule
- 2.9 "Disease" means any disease other than those specifically excluded under the policy.
- 2.10 "Accidental" means a fortuitous event or circumstance that is sudden, unexpected and unintentional.
- 2.11 "Permanent Total Disability" means
- (a) in case of Milch cattle results in permanent and total incapacity to conceive or yield milk
 - (b) in case of Stud Bulls results in permanent and total incapacity for breeding
 - (c) in case of Bullocks and castrated male buffaloes results in permanent and total incapacity for the purpose of use mentioned in the proposal

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3. Exclusions

No indemnity is available hereunder for any Claim directly or indirectly caused by, based on,

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arising out of or howsoever attributable to any of the following:

- 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.
- 3.2. Accidents occurring and/or disease contracted prior to commencement of risk.
- 3.3. 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.
- 3.4. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering or 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.
- 3.5. Any loss or damage caused wilfully 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.
- 3.6. Transport by air and sea. Transport beyond 25 kilometres from the place of stabling by any means other than by foot and beyond 50 kilometres from the place of stabling in case of transit by foot.
- 3.7. 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.
- 3.8. Theft or clandestine sale of the insured animal
- 3.9. Partial disability of any type, whether permanent or
- 3.10. Death due to any disease contracted within 15 days from the date of commencement of the policy
- 3.11. Any consequential loss, however arising

Specific Exclusion: (For sheep and Goats):

Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, H.S, B.Q.. These diseases are covered by the policy if the animal is successfully inoculated (protected) and necessary Veterinary Certificates are supplied to the Company.

If the Company asserts that by reason of these Exclusions any Claim is not covered by this Policy, the burden of proving that such Claim is covered shall be upon the Insured.

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4. Salient Features

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- 4.1. The Risk Management & Insurance is to be implemented in all the Districts of the Country including those carved out in future, if any.
- 4.2. The indigenous / crossbred milch animals, pack animals (Horses, Donkey, Mules, Camels, Ponies and Cattle/Buffalo Male), and other Livestock (Goat, Sheep, Pigs, Rabbit, Yak and Mithun etc.) will be under the purview of this component.
- 4.3. Benefit of subsidy is restricted to 10 animals per beneficiary per household for all animals except for pig and rabbit, where the benefit will be restricted to 5 cattle units (1 cattle unit = 10 pig/rabbit). Therefore, the benefit of subsidy to pig and rabbit is to be restricted to 5 Cattle Unit per beneficiary per household. However, a beneficiary having less than 5 animals / 1 Cattle Unit can also avail the benefit of subsidy. Efforts will be made to bring all large and small animals under insurance coverage.
- 4.4. The Risk management and Insurance component envisages the following payments from central funds as Grant's - in -Aid:

5. Funding Pattern

- 5.1. Subsidy for insurance premium will be paid as per following:

Region	Farmer Share	Remaining Share	
		Central Share	State Share
Normal States	15%	60%	40%
NER & Himalayan Regions	15%	90%	10%
UTs	15%	100%	0%

- 5.2. 100% Payments of Honorarium to the Veterinary Practitioners and
- 5.3. 100% Publicity

However, a beneficiary may insure more than 10 animals by paying the full premium without availing the benefit of subsidy for all animals except sheep, goat, pig and rabbit. Similarly, a beneficiary may insure more than 5 'Cattle Unit' by paying the full premium without availing the benefit of subsidy for sheep, goat, pig and rabbit.

For this purpose, 'household' will be defined on the same lines as adopted under Mahatma Gandhi National Rural Employment Guarantee Act, 2005, here-in-after referred to as MNREGA for brevity. Efforts should be made to insure the animals for at least three years rather than one year.

6. Implementing agencies

State Animal Husbandry Department and State Implementation Agencies

7. General Conditions

7.1. Process for Insuring Animals

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In order to generate confidence among the farmers about the efficacy of the 'Risk Management & Insurance' as component of sub-mission on innovation and extension of NLM, it is important that the policy cover should take effect once the basic formalities like identification of animal, its examination by the veterinary practitioner, assessment of its value and its tagging along with payment of the premium to the insurance company or its agent by the owner are completed. The selected insurance company will have to agree to this. However, it is possible that the selected Insurance Company may demand for the whole premium in advance so that the insurance cover can take effect immediately after the owner pays the beneficiary share. In order to take care of this problem, there should be an arrangement by which the admissible percentage of the premium amount of the Central and State Share, of maximum number of animals that generally expected to be insured in a period of three month, is paid in advance to the insurance company by the CEO. The selected insurance company, on its part, should issue instructions to their branches that as and when a share of the premium is paid by the owner, they should issue the policy with immediate effect. Target of getting the number of animals insured in one-month period for payment of advance to the Insurance Company should be on realistic basis and recouping of the advance fund should be on the basis of subsequent progress made by the concerned Insurance Company.

An animal shall be insured for its current market price. The market price of the animal to be insured will be assessed jointly by the beneficiary and the insurance company in the presence of the Veterinary officer. The minimum value of animal should be assessed by taking Rs.3000 per liter per day yield of milk or as per the price prevailing in the local market (declared by Government) for cow and Rs.4000 per liter per day yield of milk or as prevailing in the local market (declared by Government) for buffalo. The market price of pack animals (Horses, Donkey, Mules, Camels, Ponies and Cattle/Buff. Male) and Other livestock (Goat, Sheep, Pigs, Rabbit, Yak and Mithun) are to be assessed by negotiation jointly by the owner of the animal and by insurance company in the presence of a Veterinary Doctor. In case of dispute the price fixation would be settled by the Gram Panchayat / BDO.

The examination of the animal while issuing insurance policy is to be carried out by the veterinary practitioners registered with the Veterinary Council of India.

The animal insured to be properly tagged and uniquely identified at the time of insurance. The animal already tagged in other program need not be again tagged for this purpose and the existing Unique Identification (UID) of tag should be used for insurance as well. The ear tagging should be with 12-digit unique animal ID Number generated by NDDDB. The Veterinary Practitioners may guide the beneficiaries about the need and importance of the tags fixed for settlement of their claim so that they take proper care for maintenance of the tags. While processing an insurance proposal, 2 photographs should be attached, out of which one photograph should be that of the animal with the Owner and the other photograph should be of the animal with its EAR TAG clearly visible.

In case of sale of the animal or otherwise transfer of animal from one owner to another, before expiry of the Insurance Policy, the authority of beneficiary for the remaining period of policy will have to be transferred to the new owner. The modalities for transfer of livestock policy and fees and sale deed etc required for transfer, should be decided while entering into contract with the insurance company.

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Cancellation

Cancellation of policy by the Insurer:

The Company may at any time cancel the Policy and wherever applicable, the certificate of insurance, on the ground of established fraud and no refund of premium will be made. In case of each such cancellation, the Company shall serve a written notice to the Insured and, wherever applicable, to the Beneficiary, of at least seven (7) calendar days.

Cancellation of policy by the Insured:

The Insured can cancel the insurance cover at any time during the Policy Period by serving a written notice to the Company, with or without citing the cause/reason.

Refund of premium will apply in the following manner:

1. If the Policy Period is upto one (1) year and no claim has been made till the date of cancellation request,

Proportionate premium will be refunded for the unexpired period.

2. If the Policy Period is more than one (1) year and no claim has been made till the date of cancellation request, Proportionate premium will be refunded for the unexpired period.

Cancellation of cover by Insured Beneficiary (Where Insured Beneficiary has paid the premium)

The Insured Beneficiary can cancel the insurance cover, being the holder of the certificate of insurance, at any time during the currency of that certificate by serving a written notice to the Company, with or without citing the cause/reason.

The pro-rated refund amount shall be credited to the designated bank account of the Insured Beneficiary, while the certificate will be cancelled. This refund will not be made by the Company if a claim has been made against the certificate.

Cancellation by the Group Administrator before the expiry of Master Policy/Certificate of Insurance (Applicable in all cases where the entire premium is borne and paid by the group administrator)

The Group Administrator/Master Policyholder can cancel the insurance cover at any time during the Policy Period by serving a written notice to the Company, with or without citing the cause/reason.

Refund of premium will apply in the following manner:

1. If the Policy Period is upto one (1) year and no claim has been made till the date of cancellation request, Proportionate premium will be refunded for the unexpired period.

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2. If the Policy Period is more than one (1) year and no claim has been made till the date of cancellation request, Proportionate premium will be refunded for the unexpired period.

Effect of termination of policy by the Group Administrator:

On and from the effective date of cancellation or termination of this Policy or, if applicable, the certificate of insurance:

The cover contained in each of the issued certificates of insurance will continue through its respective period of insurance; and

The group administrator will continue to facilitate the claim proceedings to the full extent of the risk cover period provided to the Insured Beneficiary under the respective Certificate of Insurance.

7.2. Notification of Claims

It is a condition precedent to the Company's liability hereunder that upon happening of any insured event under this Policy the Insured shall:

- 7.2.1. Immediately give written notice to the Company to the address shown in the Schedule, and provide the Company with such information and documentation (in relation to the quantum of the Claim and otherwise) that the Company may request, and
- 7.2.2. Immediately obtain the services of a qualified Veterinary Surgeon and cause the animals to be properly treated in the event of an illness or accident
- 7.2.3. Give immediate notice to the Company in the event of death of the insured animal and shall give Company an opportunity of inspecting the carcass until at least the expiration of 24 hours after such notice shall have been given to the Company. The insured shall also within 14 days furnish to the Company such information accompanied by such Veterinary and satisfactory certificates as proof of the death, identity and value of the animals as the Company may require.
- 7.2.4. Production of the identification tag issued by the Company is a pre-requirement for admission of any liability of the Company in the event of death of the animal.
- 7.2.5. In the event of loss of tag during the policy period, immediate intimation to be given to the Company and re-tagging to be done immediately.
- 7.2.6. The Company shall disclaim liability to the insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not hereafter recoverable hereunder.

Any other changes made by the department & implementing states thereon will be applicable for rolling out the scheme in the applicable state. All clauses should be mutually agreed on by the

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company & the implementing state & MoU should be signed by all the parties involved in the scheme.

7.3. Settlement of Claim

The method of settlement of claim should be very simple and expeditious to avoid unnecessary hardship to the insured. While entering into contract with the insurance company, the procedure to be adopted / farmers who has insured their animals. documents needed for settlement of Claim should be clearly spelt out. Only four documents would be required by insurance companies for settling the claims viz. intimation with the Insurance Company, Insurance Policy paper, Claim Form and Postmortem Report. All documents/forms for insuring as well as settling the claims should be made available by the insurance agency in local language or in English language. In case the farmers' copy of the Insurance Policy paper is lost then the Insurance Company would immediately issue a duplicate Insurance Policy paper. In case of claim becoming due, the payment of the insured amount should be made within 21-25 days positively after submission of requisite documents. If an Insurance company fails to settle the claim within 21-25 days of submission of documents, the insurance company will be liable to pay, a penalty of 12% compound interest per annum to the beneficiary. In case of claim becoming due, the payment of the insured amount should be made within 15 days positively after submission of requisite documents. If an Insurance company fails to settle the claim within 15 days of submission of documents, the insurance company will be liable to pay, a penalty of 12% compound interest per annum to the beneficiary. While insuring animal, CEOs must ensure that clear cut procedures are put in place for settlement of claims and the required documents are listed and the same is to be made available to concerned beneficiaries along with the policy documents. The beneficiary should get full payment of the sum insured in case of death of animals. In case, there are delays in settling a claim or the claim is rejected, it must be fully justified by the concerned insurance company to the claimant under intimation to the District Monitoring Committee and also to SIA. The provisions to these effects must be incorporated in the MOU with the insurance companies.

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7.4. Payment of Honorarium to the Veterinarian:

The Veterinarian will be eligible to get honorarium of Rs 50/- per animal at the stage of insuring the animal and Rs. 125/- per animal at the stage of conducting post-mortem and issuing post-mortem certificate in case of any insurance claim. The Central Government will provide the amount needed for payment of honorarium to the SIAs. The CEOs should ensure that payment is made to Veterinary Practitioners at the end of each quarter for the animal's insured and veterinary certificates issued by them in that quarter.

7.5. Monitoring:

The DAHD will develop MIS system for maintaining data. The State Government will be

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advised for physical monitoring of beneficiaries. Monitoring will also be done through the National Review Meeting, Regional and State Review Meeting.

7.6. Subrogation

The Insured and any claimant under this Policy, shall at the expense of the company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

7.7. Reasonable Precautions

7.7.1 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.

7.7.2 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.

7.8. Contribution

If, at the time of the happening of any loss or damage covered by this Policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

7.9. Fraud

If the Insured shall make or advance any Claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all Claims or payments hereunder shall be forfeited.

7.10. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

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7.11. Observance Of Terms And Conditions:

The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

7.12. Renewal Notice:

The Company shall not be bound to accept any renewal premium or to give notice that such is due.

7.13. Governing Law:

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with the law of India. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this Policy shall not be waived or changed except by endorsement issued by the Company.

7.14. REDRESSAL OF GRIEVANCE

In case of any grievance the insured person may contact the company through
Website: <https://general.futuregenerali.in/> Toll Free: 1800-220-233 / 1860-500-3333 / 022
67837800
Email: Fgcare@futuregenerali.in

Courier: Grievance Redressal Cell, Future Generali India Insurance Company Ltd. Lodha I –Think
Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind
TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at fggro@futuregenerali.in or call at: 7900197777

For updated details of grievance officer, kindly refer the link
<https://general.futuregenerali.in/customer-service/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) <https://bimabharosa.irdai.gov.in/>

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Important -

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**-The terms and conditions for implementing livestock insurance under the "National Livestock Mission (NLM)" in state will be governed by the Memorandum of Understanding (MoU) signed between the State Department and the insurance company.*

GRIEVANCE REDRESSAL PROCEDURE

Dear Customer,

At Future Generali, we continuously strive for service excellence to give you exceptional customer experience. This helps us build trust and long-term relationship with you.

We request you to read the policy document including the terms and conditions carefully. This will help you understand your plan and drive maximum benefits. We want to ensure the plan is working for you and welcome your feedback.

What is a grievance?

“Complaint” or “Grievance” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities.

- ▶ Explanation: An inquiry/ query or request does not fall within the definition of the 'complaint' or 'grievance'.
- ▶ Complainant means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel.

We are always here for your help. You may use any of the following channels to reach us-

Helpline	Website	Email	Branch GRO	Complaint form
Call us on 1800 220 233/ 1860 500 3333/ 022-67837800	Click here to know more	Write to us at fgcare@futuregenerali.in	Click here to know your nearest branch.	Click here to raise a complaint

By when will my grievance be resolved?

- ▶ You will receive grievance acknowledgement from us within 3 business days for your complaint.
- ▶ Final resolution will be shared with you within 2 weeks of receiving your complaint.
- ▶ Your complaint will be considered as closed if we do not receive any reply from you within 8 weeks from the date of receipt of response.

How do I escalate my complaint if I don't receive a response on time?

- ▶ You may write to our Grievance Redressal Office at fggro@futuregenerali.in
- ▶ You may send a physical letter to our Grievance Redressal Cell, Head Office at the below address-

Future Generali India Insurance Company Ltd.

Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2,
Off Eastern Express Highway Behind TCS, Thane West – 400607

GRIEVANCE REDRESSAL PROCEDURE

What if I am not able to register my grievance?

You can comfortably raise a grievance via any of the above-mentioned avenues. If you face any challenge, you may write to the provided email IDs for help.

If you still face any challenge, you may use any of the below options to raise a complaint with the Insurance Regulatory and Development Authority (IRDAI)-

- ▶ Call toll-free number **155255**
- ▶ **Click here** to register complaint online

Is there any special provision for senior citizen to raise grievance?

We understand our customers and their needs. Thus, have a separate channel to address the grievances of senior citizens. The concerns will be addressed to the senior citizen's channel (care.assure@futuregenerali.in) as complaints for faster attention or speedy disposal of grievance, if any.

Insurance Ombudsman:

If you are still dissatisfied with the resolution provided, you may opt to approach the Office of the Insurance Ombudsman, provided the same is under their purview.

Click here to know the guidelines for taking up a complaint with the Insurance Ombudsman.

In case you wish to send your complaint to insurance ombudsman.

Click here to access the list of insurance ombudsman offices.