

CATTLE INSURANCE POLICY

(RETAIL)

Prospectus

PROSPECTUS

Cattle & Livestock are the bread & butter for billions of farmers in India. Cattle and Livestock Insurance policy covers animals such as Milch cows, Buffaloes, Studs, Bullocks, Sheep & Goats owned by you and which are used for commercial and/or for personal purposes against the risk of permanent total disablement or death due to accident and /or any diseases which the animal may contract during the policy period.

Cattle & Live Stock: The word Cattle for the purpose of this policy means

- i) Milch Cows and Buffaloes
- ii) Calves/Heifers
- iii) Stud Bulls
- iv) Bullocks [Castrated Bulls] and Castrated Male Buffaloes,
- v) Livestock means any animal mentioned in the schedule, whether indigenous, exotic or cross-breed.

Note:-

a) Exotic animal means an animal, whose parents, are of foreign breed. This includes animals born in India as well as those born abroad.

b) Cross-breed animal means an animal, one of whose parents is of foreign breed

What does this Policy cover?

The Policy covers death caused by

- Accidental external means or Fire Lightning, Flood, Inundation, Storm, Hurricane, Earthquake, Cyclone, Tornado, Tempest, Famine, Electrocution, Snake-bite, Wild life attack, Strangulation, Drowning in water bodies and Poisoning.
- Diseases contracted or occurring during the period of this policy
- Surgical Operations
- Riot & Strike

Additional benefits:

The Policy also provides cover against Permanent Total disablement suffered by the cattle due to any accident or illness/ailment.

Exclusions:

The Policy does not cover the following:

- Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy.
- Accidents occurring and/or Disease contracted prior to commencement of risk.

- Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on human consideration on the basis of certificate issued by qualified veterinarian or in cases where destruction is resorted to by the order of lawfully constituted authority.
- Theft and clandestine sale of the insured animal.
- War, Invasion, act of foreign enemy, hostilities(whether war be declared or not),civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempted there at.
- Any accident, loss destruction, damage or legal liability directly or indirectly caused by or contributed to by arising from nuclear weapons.
- Consequential loss of whatsoever nature
- Transport by air and sea
- Transport by land by any means beyond 80 kilometers from the place of stabling and transport by foot beyond 25 kms..
- Death of the animal(s) covered under the policy due to diseases contracted within 15 days from the date of commencement of the risk.
- Death by Pleuropneumonia
- Partial disability of any type, whether permanent or temporary.
- Claims received without ear tags
- Adventurous sports like Bull Fighting/Bull Racing.
- Death or PTD caused by curative measures, radiation, infection, poisoning except these arising from accident.
- Diseases such as Rinderpest, Black Quarter, Hamorrhagic Septicaemia, Foot & Mouth, Anthrax, Theileriasis etc., unless the animal(s) is / are vaccinated and necessary Veterinary Certificate is submitted to the Company prior to cattle contracting these diseases resulting in death.

- Plueropneumonia in respect of cattle in Lakhimpur and Sibsagar Districts of Assam.
- Calving related diseases.
- First Rs 500/-

Specific Exclusions: (For Sheep & 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.

Specific Exclusion

Pleuropneumonia in respect of Cattle and in case of Sheep & 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.

- a) All the claims received after without ear tag.

Basis of Claim Settlement

I) In case of Death :

- a) In case of the death of the animal, the market value of the animal as on the date of the death as certified and recommended by the veterinary or the sum insured which ever is less, will be paid in case of Non Schematic animals.
- b) For Scheme animals, claims are settled for 100% of Sum Insured for death of the animal.

II) In case of Permanent Partial Disablement (PTD):

The admissibility of the claim to be considered after two months of receipt of PTD certificate of Veterinary Doctor.

- ii) In case of draught animals indemnity is limited to 70%
- iii) In case of milch cattle indemnity is limited to 50%

- iii) For all other animals not mentioned under I & ii above, 75% of the sum insured.
- iv) For scheme animals indemnity is limited to 75% of SumInsured.

Documents required for Settlement of Claims :

A) Death:

Non-Scheme

In the event of death of an animal, immediate intimation should be sent to US and the following documents should be furnished within 7 days.

- i) Duly completed claim form
- ii) Death Certificate obtained from qualified veterinary doctor
- iii) Postmortem examination report
- iv) Ear tag

Scheme

In the event of death of animal, intimation should be sent to US or Finance Bank immediately. The claimant has to furnish the following requirements within 30 days.

- i) Duly completed and signed claim form along with ear tag.
- ii) Certification of death from veterinary Surgeon or a certificate jointly by any two of the following:
 - a) Sarpanch of the village.
 - b) President or any other officer of Co-op. Credit Society.
 - c) Official of the Milk Collection Centre
 - d) Supervisor/Inspector/Officer of any Banking or Credit Institution (other than the financial Bank.
 - e) DRDA or its authorized nominee.
 - f) Secretary and Vice President of Panchayat.
 - g) Tahasildar/BDO

Subject to their declaration that they have seen the carcass and ear tag intact in the ear mentioning number there of .

- iii) Postmortem report

Cancellation:

This policy may be terminated by You at any time by giving Us notice in writing. If You cancel the policy, we will:

- a) Refund the proportionate premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
- b) Refund the premium for the unexpired policy period, if the term of the policy is more than one year and the risk coverage for such policy years has not commenced.

We can cancel this policy during the policy period by giving notice of minimum 7 days to You only on the grounds of established fraud committed by You.

Grievance Redressal:

In case of any grievance, the Insured Person may contact the Company through any of the following channels:

Website: www.magmainsurance.com

Toll free: 1800 266 3202

Email: customercare@magmainsurance.com

Courier: Any of Our branch offices or corporate office during business hours

The customer may also reach out to the Branch Grievance Redressal Officer (GRO)

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:

Grievance Redressal Officer at the address:

Magma General Insurance Limited
 Equinox Business Park, Tower 3, 2nd Floor,
 Unit Number 1B & 2B, LBS Marg, Kurla (West),
 Mumbai – 400070, Maharashtra.

E –mail: gro@magmainsurance.com

In case you are not satisfied with the resolution you may register complaint directly in of IRDAI's online portal - Bima Bharosa System- <https://bimabharosa.irdai.gov.in/>

In case of the unlikely event that no response is received from the Company within 30 days from the date of filing the complaint, the Insured Person may approach the Office of the Insurance Ombudsman for redressal of grievance, in accordance with the Insurance Ombudsman Rules, 2017.

The Insured may approach the nearest Insurance Ombudsman for redressal of the grievance. List of Ombudsman offices with contact details is attached for ready reference. For updated status, please refer to the website <https://irdai.gov.in/> or <https://www.cioins.co.in/ombudsman>

The details of the Insurance Ombudsman are available below:

Office of the Ombudsman	Name and address and contact details	Jurisdiction

AHMEDABAD	Dr. Pranai Prabhakar Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02 Email: oiol.ahmedabad@cioins.co.in	Gujarat and Union Territories of Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Ms Neerja Kapur Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19. Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: oiol.bengaluru@cioins.co.in	Karnataka
BHOPAL	Shri Ajay Kumar Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oiol.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh.
BHUBANESWAR	Shri Rashmi Raman Singh Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 / 2596429 / 2596003 Email: oiol.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH	Ms Alka Jha Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oiol.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Shri, K Vinayak Rao Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: oiol.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Shri Mukhmeet Singh Bhatia Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Delhi & following districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

	Tel.: 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	
GUWAHATI	Shri Ajay Kumar Sharma Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Ms. G Shobha Reddy Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom , A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Shri Satyajeet Rajan Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: oio.jaipur@cioins.co.in	Rajasthan.
KOCHI	Shri Pradeep Kumar Jain Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Ms Manju Bagga Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
LUCKNOW	Shri. Sanjai Singh Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur,

		Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Ms. Sarojini S Dikhale Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under Office of Insurance Ombudsman
NOIDA	Shri Rajiv Talwar Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Shri Inderjeet Singh Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Ms. Rachna Khare Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
THANE	Shri Umesh Sinha Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasant Rao Naik Mahamarg,	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai , M/East, M/West, N, S and T."



	Thane (West)- 400604 Tel.: 022-20812868/69 Email: oio.thane@ciains.co.in	
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The details furnished above constitute only the major terms and conditions. For more details, please refer to our Policy document