

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

| Sr. No | Title | Description (Please refer to applicable Policy Clause Number in next column) | Policy Clause No. |
|--------|--|--|---|
| 1 | Product Name | TATA AIG Aquaculture Insurance | |
| 2 | Unique Identification Number (UIN) allotted by IRDAI | IRDAN108RPMS0017V02202425 | |
| 3 | Structure | Indemnity as per Annexure I as mentioned in the Policy Schedule. (Indemnify the Insured on occurrence of "Total Loss". Our aggregate liability during the Policy period will not exceed the sum insured mentioned in the Schedule) < As mentioned in Policy Schedule> | As opted for and specified in the Policy Schedule |
| 4 | Interests Insured | Aquaculture Species, as specified in the Policy Schedule, cultivated in Fresh water or Brackish water | As opted for and specified in the Policy Schedule |
| 5 | Sum Insured | Sum Insured will be declared on the basis of total cost of inputs for one culture cycle but not exceeding scale of finance per hectore declared by National Bank for Agriculture and Rural Development (NABARD). The Insured should consider actual stocking density but not exceeding maximum permissible stocking density provided by competent Authority for sum insured calculation for the aquaculture species cultivated. < As mentioned in the Policy Schedule> | Policy Schedule |
| 6 | Policy Coverage | Total loss (70% or above would constitute total Loss) due to deaths arising from; (1) Summer Kill (2) Poisoning by Third Party | Policy wordings (Scope of Cover) |

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| | | (3) Pollution (4) Riot & Strike (5) Malicious acts of Third Parties (6) Explosion/Implosion (7) Earthquake, (8) Storm, Tempest, Cyclone, Typhoon, Fire, lightning, Hurricane, Tornado, Flood, Inundation, Volcanic eruption and/or other convulsions of nature. (9) Aircraft & other aerial devices or articles dropped there from, impact with any road vehicle and animals (10) Terrorism (11) Disease | |
| 7 | Add-on Cover | Not Applicable | |
| 8 | Loss Participation | As per deductibles mentioned in Policy Schedule | Policy Schedule |
| 9 | Exclusions | <p>We will neither be liable nor make any payment for any claim in respect of any loss which is caused by, arising from or in any way attributable to any of the following exclusions.</p> <ul style="list-style-type: none"> i. Malicious or wilful injury, intentional killing, intentional poisoning of the aquaculture species, carelessness, negligence, error, or omission by the insured or his/her family members and/or any of its employees. ii. Partial loss of any kind. iii. Infidelity of any person, burglary, poaching and theft. iv. Natural mortality of the subject matter. v. Undergrowth and cannibalism. vi. Losses caused by Predators (including predator fish) and competitors (including weed /fish/non-target species). vii. Physical alteration/change of chemical status, pH factor and salinity of soil and water. viii. Asphyxia ix. Clandestine sale or mysterious disappearance of aquaculture species | Policy Wordings (Point No. 3) |

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|--------|--|--|---|
| | | <ul style="list-style-type: none"> x. Loss of production and loss of profits. xi. Consequential loss of any nature. xii. Transit by any means. xiii. Use of wrong/excessive chemicals. xiv. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, revolution, insurrection, mutiny, military or usurped power or any consequences thereof or attempt thereat. xv. Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by, or arising from nuclear weapons/material. xvi. Diseases due to improper management, mishandling and/or nutritional deficiencies xvii. Losses due to or resulting from Plankton Blooms (unless associated with natural climatic reasons). xviii. Polyculture xix. Any destruction in compliance with requirements of any statute or any order of government/municipal or other competent authority except where Company has expressly agreed. xx. Flood and inundation due to the action of normal tides xxi. Loss due to use of seed / larva for culture and feed and feed additives from unauthorised hatchery (not approved by Coastal Aquaculture Authority (CAA)). | |
| 10 | Special Conditions and Warranties (if any) | <p>Farm Management Practices</p> <p>Insured shall take steps/measures during the Culture cycle for efficient management and loss prevention of covered aqua culture species as per details mentioned in Farm Management Practices under General conditions in Policy wordings.</p> <p>1. It is essential for the Insured to always show due care to aquaculture activities.</p> | Policy wordings (Under General Conditions, it is mentioned in Farm Management Practices part) |

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| | | <ol style="list-style-type: none"> 2. The project area of the farm should have strong and sufficient boundary (bunds) and Farm should have pukka feed storage to avoid feed contamination and damage. 3. The water movements must be properly regulated by suitable inlets, outlets and sluices. 4. Level of floor drainpipes and water level of drain channels should not be the same. 5. The pond has to be dried and cleaned sufficiently to remove the excreta of the pervious culture. 6. The pond has to be limed adequately and appropriate plankton base needs to be added in the water. 7. Specific Pathogen free seed stock must be purchased from CAA authorised laboratory 8. The Insured should Keep enough aerator according to the size of the pond to maintain the required DO level and water temperature. 9. The colour of the water to be checked regularly against algae blooms and oxygen levels. 10. Ensure availability of generator to take effect automatically against power failures. 11. For more details on exclusions, limitations, terms & conditions, please refer policy wordings carefully | |
| 11 | Admissibility of Claim | <p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>General conditions for claim admissibility</p> <p>If an event happens that may result in a claim under this policy or there are circumstances that are likely to give rise to a claim, the Insured must at their own expense:</p> | Policy wordings (Point No. 5) |

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| | | <p>a) Take all reasonable steps to reduce and prevent further loss, damage or liability.</p> <p>b) Immediate intimation within 24 hours from the occurrence of the loss or the event giving rise to claim. and provide all necessary documents of claim as early as possible.</p> <p>c) In case of any established fraudulent activities and false declaration all benefits under this Policy shall be forfeited.</p> <p>Sample Claim Calculation –</p> <p>Declared Sum Insured : Rs. 1000000-</p> <p>If Loss occurred on 46th days of DOC</p> <p>Input Cost Applicable on 46th Day as per Annexure I: 33.81% of Sum Insured</p> <p>Salvage Applicable on 46th Day as per Annexure I: 4.23% of Sum Insured</p> <p>Claim Payable will be: (1000000*33.81%)- (1000000*4.23%): Rs 295800</p> | |
| 12 | Policy Servicing – Claim intimation and Processing | <p>If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given in policy wordings. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.</p> <p>Losses can be notified by the insured in the following ways:</p> <ul style="list-style-type: none"> • Call our 24 Hours Toll free number: 1800-209-3536 • Website: www.tataaig.com • Email: Rural.claims@tataaig.com • SMS : Type in “CLAIMS” and send it to “5616181” • Walk into our nearest TATA AIG branch <p>Policy holder needs to provide following details</p> | |

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| | | <p>while reporting a claim.</p> <ul style="list-style-type: none"> • Policy number • Date of loss • Nature of loss • Contact details (Mobile and email) • List of Documents that needs to be attached for filing of claim: <ol style="list-style-type: none"> 1. Time Stamped & Geo Tagged photos, videos of the entire farm with dead stock as well as harvesting process if the claim is intimated or if the same is done on emergency basis. 2. GST Invoice of procurement of seed from CAA authorised hatchery. 3. GST invoice of input, Feed, Probiotic & Minerals procured from CAA registered agency 4. Claim form duly filled and signed by MPEDA/CAA/NFDB officer/ Nodal fisheries officer as evidence of occurrence of a claim. 5. In case of loss due to disease insured needs to provide report from CAA registered NABL Accredited Laboratories confirming disease occurrence. 6. Certificate from the Revenue Authority in case of flood, drought, cyclone, any other AOG risks, epidemic. 7. FIR in case of loss due to poisoning and/or malicious act by third party. 8. Company may request any other document / information depending on the nature of the claim intimated. 9. Annexure- 2. 10. Cancelled cheque / Bank account statement of insured. | |
| 13 | Grievance Redressal and Policyholders Protection | <p><i>At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number 1800-266-7780 or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com. We will investigate</i></p> | |

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| | | <p><i>and respond within the regulatory turnaround time (TAT).</i></p> <p><i>Escalation Level 1</i> <i>If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.</i></p> <p><i>Escalation Level 2</i> <i>If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.</i></p> <p><i>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/</i></p> <p><i>The name and address of the Insurance Ombudsman of competent jurisdiction are as mentioned in Policy wordings</i></p> | |
| 14 | Obligation of the Policyholder | <ul style="list-style-type: none"> • To disclose all information correctly sought by us at the 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 us immediately. • Disclosure of other material information during the policy period. | |

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: _____

(Signature of the Policyholder)



WITH YOU ALWAYS

TATA AIG Aquaculture Insurance



Note - In the event of no response from your end within 7 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the Policy Wordings carefully, before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India
24*7 Toll free No.: 1800 266 7780 • Email: customersupport@tataaig.com • Website: www.tataaig.com • IRDA of India Registration No.:
108 CIN: U85110MH2000PLC128425 • TATA AIG Aquaculture Insurance UIN: IRDAN108RPMS0017V02202425