

## CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	Product Name	<b>TATA AIG POULTRY INSURANCE POLICY</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RPMS0036V01202627	NA
3	Structure	Indemnity	Policy Wordings
4	Interests Insured	Poultry <As mentioned in Policy schedule>	Policy schedule
5	Sum Insured	The monetary amount shown against each coverage in the <b>Policy Schedule</b> which shall be <b>Our</b> maximum liability for any and all claims under that cover during the <b>Policy Period/Cover Period</b> .  < As mentioned in the Policy Schedule>	Policy schedule
6	Policy Coverage	1. Accident (including fire, lightning, Flood, cyclone/ storm/ tempest/ earthquake, strike, riot or act of terrorism) 2. All diseases except diseases which are specifically excluded.  The company will indemnify the insured subject to the excess mentioned and subject to salvage provisions and exclusions of the policy	Policy wordings (under “Peril Cover” part)
7	Add-on Cover	NA	Policy schedule
8	Loss Participation	As mentioned in the policy schedule	Policy schedule
9	Exclusions	No indemnity is available hereunder for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to, any of the following- I. 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,	Policy wordings (Under “Exclusions” part)

		<p>vaccinations, deworming, debeaking, lighting / heating, culling etc.</p> <p>II. Malicious or wilful injury, intentional killing, intentional poisoning, carelessness, negligence, error, or omission by the insured or his/her family members and/or any of its employees.</p> <p>III. Transit by any mode of transport.</p> <p>IV. Loss / death due to natural mortality, non-specified or unknown diseases or reasons</p> <p>V. For vertical transmission of disease of first three days of life</p> <p>VI. Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals</p> <p>VII. Theft and clandestine sale or mysterious disappearance of birds.</p> <p>VIII. 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.</p> <p>IX. Consequential loss of any nature.</p> <p>X. Permanent and partial disablement of any nature.</p> <p>XI. Ranikhet disease/ New Castle Disease, Marek's Disease, Infectious bronchitis, Infectious bursal disease/Gumboro Disease, Fowl Pox Disease, Infectious coryza, R2B / ND killed. However, these diseases can be covered under the policy if agreed by us and subject to the birds being successfully inoculated against these diseases and necessary veterinary certificate along with vaccine's batch no. been submitted to us.</p> <p>XII. Coccidiosis unless specifically insured</p> <p>XIII. Salmonellosis, unless submission of clean certificate from competent authority immediately after testing</p> <p>XIV. 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.</p> <p>XV. Malnutrition/shortage of water, death due to starvation because of non-supply of feed to farm due to any reason whatsoever.</p> <p>XVI. Loss due to huddling and/or piling of birds</p> <p>XVII. Avian leucosis Complex (A.L.C.), Bird Flu</p>	
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10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Policy wordings and Schedule (Under “General Conditions” part)																														
11	Admissibility of Claim	<p><b>Excess clause:</b> Claim under the policy would be admissible only if the mortality in the flock exceeds beyond the excess limit given here -</p> <table border="1"> <thead> <tr> <th>Bird type</th> <th>Mortality</th> </tr> </thead> <tbody> <tr> <td colspan="2"><b>1. Commercial Broilers</b></td> </tr> <tr> <td>1 day old to 8 weeks (49th day)</td> <td>5% of population in each batch</td> </tr> <tr> <td colspan="2"><b>2. Commercial Layers</b></td> </tr> <tr> <td>1 day old to 8 weeks</td> <td>5% of population in each batch at the inception of the policy.</td> </tr> <tr> <td>9th week to 20th week</td> <td>3% of total population at the beginning of 9th week</td> </tr> <tr> <td>21st week to 72 weeks</td> <td>1% of total population at the beginning of 21st week and then every month.</td> </tr> <tr> <td colspan="2"><b>3. parent stock (Hatchery)</b></td> </tr> <tr> <td colspan="2"><b>a. Broiler Parents</b></td> </tr> <tr> <td>1 day old to 8 weeks</td> <td>5% of population in each batch</td> </tr> <tr> <td>9th Week to 24 Weeks</td> <td>3% of total population at the beginning of 9th week</td> </tr> <tr> <td>25th Week to 64 Weeks</td> <td>1% of total population at the beginning of 25th week and then every month.</td> </tr> <tr> <td colspan="2"><b>b. Layer Parents</b></td> </tr> <tr> <td>1 day old to 8 weeks</td> <td>5% of population in each batch</td> </tr> <tr> <td>9th Week to 21 Weeks</td> <td>3% of total population at the beginning of 9th week</td> </tr> </tbody> </table>	Bird type	Mortality	<b>1. Commercial Broilers</b>		1 day old to 8 weeks (49th day)	5% of population in each batch	<b>2. Commercial Layers</b>		1 day old to 8 weeks	5% of population in each batch at the inception of the policy.	9th week to 20th week	3% of total population at the beginning of 9th week	21st week to 72 weeks	1% of total population at the beginning of 21st week and then every month.	<b>3. parent stock (Hatchery)</b>		<b>a. Broiler Parents</b>		1 day old to 8 weeks	5% of population in each batch	9th Week to 24 Weeks	3% of total population at the beginning of 9th week	25th Week to 64 Weeks	1% of total population at the beginning of 25th week and then every month.	<b>b. Layer Parents</b>		1 day old to 8 weeks	5% of population in each batch	9th Week to 21 Weeks	3% of total population at the beginning of 9th week	Policy wordings (Under “Admissibility of Claim”)
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12	Policy Servicing – Claim intimation and Processing	<p>➤ <b>Claim Intimation:</b></p> <p>The insured must give immediate intimation within 12 hours of any mortality event through:</p> <ul style="list-style-type: none"> <li>○ Toll Free Number: 1800-209-3536</li> <li>○ Email: Rural.claims@tataaig.com</li> </ul> <ul style="list-style-type: none"> <li>• While notifying your claim, please share your: <ul style="list-style-type: none"> <li>i. Policy number</li> <li>ii. Date of loss</li> <li>iii. Place of loss,</li> <li>iv. Cause of loss</li> <li>v. Estimate of your loss.</li> <li>vi. Details of contact person - Mobile no &amp; E-mail ID.</li> </ul> </li> </ul> <p>➤ <b>Followed by notification of a claim, insured is expected to follow the following procedures-</b></p> <ol style="list-style-type: none"> <li>a. Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.</li> <li>b. Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.</li> <li>c. Insured shall furnish all necessary documents/photographs/videos and proof /</li> </ol>	Policy wordings (Under “Claim Procedure”)		

		<p>evidence in relevant to their claim to surveyor / insurance company to establish their loss.</p> <p>d. Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>e. After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.</p> <p>f. Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.</p> <p>g. Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to respond for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".</p>	
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 022 6489 8282, or email us at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a>. We will investigate and respond within the regulatory turnaround time (TAT).</i></p> <p><b>Escalation Level 1</b></p> <p><i>If you do not receive a response or are not satisfied with the resolution, please contact us at <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a>.</i></p> <p><b>Escalation Level 2</b></p> <p><i>If you still need assistance, reach out to the Head of Customer Services at <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a>. 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:</i>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Disclosure of other material information during the policy period.</li> <li>•</li> </ul>	

**Declaration by the Policy Holder:**

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

Place:

Date: \_\_\_\_\_ (Signature of the Policyholder)

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.