



PROSPECTUS TATA AIG Poultry Insurance

This policy covers risk faced by poultry farmers involved in poultry farming and Micro and Small enterprises in the form of Proprietary Firms, Partnership Firms and Companies registered in India, Societies, Limited Liability Partnerships (LLPs), Cooperatives, Federations, Village Level Organizations like Self Help Groups (SHGs), Farmers Producer Organizations (FFPOs) and Start-ups practicing poultry. This is an indemnity policy in which claims are payable on loss of insured poultry species, subject to the terms and up to the limits mentioned in the Policy schedule.

What are the benefits available under the insurance?

This policy covers death of birds (described in the schedule and belong to the insured) due to following perils-

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.

Who can take this insurance?

Any individual poultry farmer who are engaged in poultry farming activities.

What is Sum Insured under this policy?

Sum Insured will be as mentioned in Policy Schedule.

What is the indemnity under this policy?

The policy is characterised by excess and final indemnity is restricted to 80% (60% in case of Gumboro) or as mentioned in the policy schedule.

Is there any waiting period or deduction under this policy?

No there is no waiting period or deduction under this policy unless opted as per the term and condition of the policy

What are different conditions under the policy?

1. Farm should have pucca feed storage to avoid feed contamination and damage
2. In the event of outbreak of any disease, all healthy birds should be segregated and all precautions should be taken to arrest the spreading of the disease, under advice to the insurance Company immediately. Birds in the affected flock may be sold out to restrict further mortality and amount realized towards sale proceeds will be deducted from claim amount
3. The Insured must keep the essential records of the following:
 - a. Flock record on day-to-day basis – daily stock register.
 - b. Mortality record
 - c. Culling
 - d. Vaccination and Inoculation particulars (maintain stickers)
 - e. Feed consumption
 - f. Production
 - g. Debeaking
 - h. Incidence of diseases (PM records)
 - i. Purchase and sales.
4. All birds in the farm / shed should be insured. After issuing policy, if additional birds are introduced in the farm, immediate notice to be given to insurer otherwise claim will be repudiated.
5. The insured at any time will act as uninsured and take appropriate steps to minimize the loss.
(Refer the policy wording for other conditions.)

What are the exclusions under the policy?

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, vaccinations, deworming, debeaking, lighting / heating, culling etc.
- II. Malicious or willful injury, intentional killing, intentional poisoning, carelessness, negligence, error, or omission by the insured or his/her family members and/or any of its employees.
- III. Transit by any mode of transport.
- IV. Loss / death due to natural mortality, non-specified or unknown diseases or reasons
- V. For vertical transmission of disease of first three days of life
- VI. Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals
- VII. Theft and clandestine sale or mysterious disappearance of birds.
- 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.

- IX. Consequential loss of any nature.
- X. Permanent and partial disablement of any nature.
- 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.
- XII. Coccidiosis unless specifically insured
- XIII. Salmonellosis, unless submission of clean certificate from competent authority immediately after testing
- 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.
- XV. Malnutrition/shortage of water, death due to starvation because of non-supply of feed to farm due to any reason whatsoever.
- XVI. Loss due to huddling and/or piling of birds
- XVII. Avian leucosis Complex (A.L.C.), Bird Flu
- XVIII. 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.
- XIX. Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons/material.
- XX. 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.

What are the conditions for cancelling the policy?

This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at pro-rata basis for the time the Policy has been in force. No refund of premium shall be due or payable on cancellation of policy at the request of the Insured where there has been a claim made in the policy.

By the Company: This insurance may also at any time be terminated by the Company by giving 7 days' notice to the Insured only on the grounds of established fraud. In the event of termination of this Policy on grounds of established fraud the policy shall stand cancelled ab-initio and there will be no refund of premium.

How to buy this insurance?

By contacting our nearest office or Tata AIG intermediary

Or

By visiting our website www.tataaig.com

How Claim Get calculated under the policy (Indemnity)

Claims shall be assessed at the end of the Policy Period on the basis of weekly mortality data submitted by the Insured. The claim amount shall be determined by valuing broilers and layers using the prescribed multiplier tables, after deduction of applicable mortality excess, in accordance with the Policy terms.

How to make a claim under the policy?

On account of happening of an event which can give rise or likely to give rise to a claim under this Policy, the Insured shall give immediate notice thereof (within 12 hours) on 24X7 Toll free number 1800-209-3536 (toll or you may email to the customer service desk at Rural.Claims@tataaig.com or writing to the nearest office of the Insurance Company.

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

1. Claim form with Vet certificate showing market value
2. Statement of concerned persons
3. PM Report sound by the Veterinary Doctor
4. Purchase invoice
5. Daily Stock register
6. Mortality registers
7. Vaccination register

Customer Grievance Redressal Procedure

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels: Call us 24x7 toll free Number 022 6489 8282 Email us at customersupport@tataaig.com Write to us at:

Customer Support, Tata AIG General Insurance Company Limited
7th and 8th Floor, Romell Tech
Park, Cama Industrial Estate,
Western Express Highway,
Goregaon(E), Mumbai,
Maharashtra 400063

Visit the Servicing Branch mentioned in the policy Schedule.

Nodal Officer

Please visit Our website at www.tataaig.com to know the contact details of the nodal officer for Your servicing branch.

After investigating the grievance internally and subsequent closure, We will send Our response as per the detailed escalation matrix as given in Our website. In case the resolution is likely to take longer time, We will inform you of the same through an interim reply

Escalation Level 1

If you do not receive a response or are not satisfied with the resolution, please contact us at **manager.customersupport@tataaig.com**.

Escalation Level 2

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.

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/>

The name and address of the Insurance Ombudsman of competent jurisdiction are as below:

Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat, Dadra and Nagar Haveli, Daman and Diu
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh
BHUBANESWAR	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461	Odisha

	/2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in	
CHANDIGARH	Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oio.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, 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	Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, 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	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	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building,	Kerala, Lakshadweep, Made a part of Pondicherry

	Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	
KOLKATA	Insurance Ombudsman 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	Insurance Ombudsman 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	Insurance Ombudsman 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 Thane and excluding areas of Navi Mumbai.

