

# Reliance Cattle Insurance Policy

comprehensive protection  
for your livestock

- ▶ In the event of illness or accident to any animal the Insured shall, at his/her own expense, immediately obtain the services of a qualified Veterinarian for proper treatment of the animal. He /she shall also give immediate notice in writing to the nearest office of the Company of such illness or accident
- ▶ On death of any animal, the Insured shall immediately give notice to the nearest office of the Company and provide the Company opportunity of inspecting the carcass until at least the expiration of twenty-four hours after such notice shall have been given to the Company. The Insured shall also furnish to the Company within fourteen days such information, veterinary certificates and all such satisfactory proof as to the death, identification and value of the animal as the Company may require
- ▶ Necessary steps to be taken to ensure that identification tag provided by the company is intact on ear of the animal, if the tag is damage or lost immediately information needs to be provided to company in written

## About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Group.

## Some of our other products:

- ▶ Reliance Janata Personal Accident Policy
- ▶ Reliance Tractor Package Policy
- ▶ Reliance Farmer's Package Policy
- ▶ Reliance SME Care Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance HealthWise Policy
- ▶ Reliance Travel Care Insurance Policy
- ▶ Reliance Private Car Policy
- ▶ Reliance Weather Protect Policy

This product brochure gives only the salient features of the Policy. For further details on all the conditions and exclusions related to Reliance Cattle Insurance Policy, please contact us before concluding the sale.

Call **1800 3002 8282** (toll free) or **022-3989 8282**  
(charges apply)

or sms 'rural' to **55454**

or visit **www.reliancegeneral.co.in**

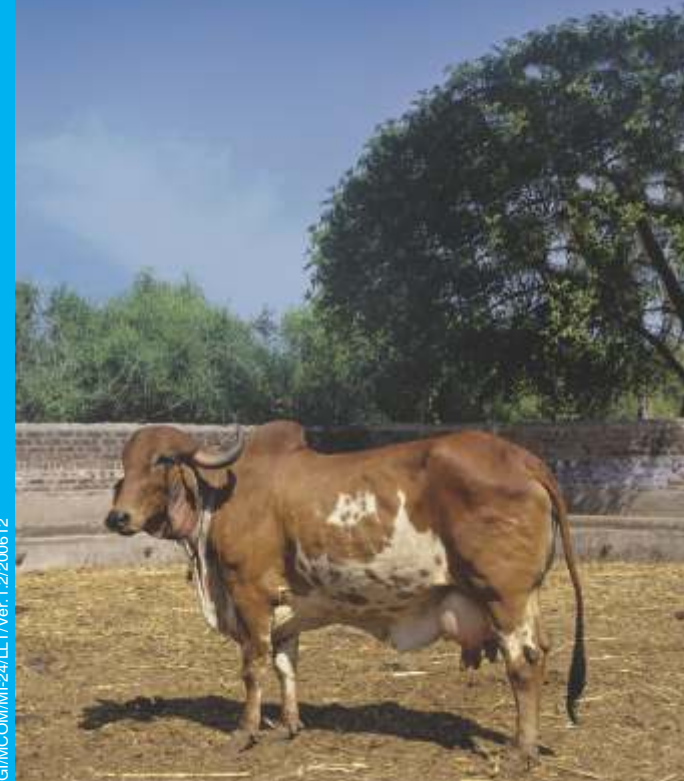
RELIANCE

General Insurance

An ISO 9001:2008 Certified Company

**Reliance General Insurance Company Limited**  
**Registered office** Reliance Centre, 19, Walchand  
Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation.



As an industrious rancher, we understand that cattle form an integral part of your business. Protecting this prime investment is therefore critically important. To help you in this endeavor, we are pleased to offer you our Cattle Insurance Policy.

### Key Advantages

- ▶ Offers protection for a wide variety of cattle
- ▶ Provides compensation against death or Permanent Total Disability due to accidents/disease
- ▶ Covers both scheme and non-scheme animal

### Scope of Cover

#### Protects all varieties of cattle

The Policy covers indigenous, crossbred and exotic cattle, including milch cows, buffaloes, calves/heifers, stud bulls, bullocks and mithuns.

Exotic cattle means an animal, whose parents are of foreign breed and shall include animals born abroad as well as those born in India.

Crossbred animal means, one of whose parents is of foreign breed.

#### Wide scope of cover

The Policy provides for payment of compensation for death of animal(s) due to:

- ▶ Accident (including fire, lightning, flood, inundation, cyclone, tornado, storm, tempest, hurricane, earthquake, famine, riot, strike and civil commotion)
- ▶ Surgical operations
- ▶ Diseases contracted or occurring during the Policy period

#### Specific extensions

The Policy can be extended to cover Permanent Total Disability on payment of extra premium which in case of:

- ▶ Milch cattle results in permanent and total incapacity to conceive or yield milk
- ▶ Stud bulls results in permanent and total incapacity for breeding purposes
- ▶ Bullocks, calves/heifers and castrated male buffaloes results in permanent and total incapacity for the purpose of use as declared

#### Cover for scheme and non-scheme animals

The Policy covers both scheme and non-scheme animals. Scheme animals refer to all types of cattle subsidised by various projects/schemes of Government like Integrated Rural Development Program (IRDP), State Livestock Development Program (SLDP) etc. Non-scheme animals refer to all types of cattle owned by/belonging to private owners, various financial institutions, dairy farms and cooperative / corporate dairies.

#### Exclusions under the Policy

- ▶ Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purposes other than as declared without the consent of the Company in writing
- ▶ Accidents occurring and/or diseases contracted prior to commencement of risk
- ▶ Death of animal(s) due to diseases contracted within 15 days from the date of start of policy
- ▶ Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane grounds on the basis of a certificate issued by a qualified Veterinarian or in cases where destruction is resorted to by order of a lawfully constituted authority
- ▶ Injury or death due to transportation by any mode
- ▶ Pleuropneumonia in respect of cattle in Lakhipur and Sibsagar districts of Assam
- ▶ Theft 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 attempt thereat)

- ▶ Any accident, loss, destruction, damage or legal liability, directly or indirectly, caused by or contributed to by or arising from nuclear weapons/materials

#### Premium payable

Premium rate depends on the type of cattle, cover required and the age. There are concessions in the form of reduction in rates in respect of animals covered under Government Schemes like IRDP etc. There are also discounts for group policy coverage and long term covers. The Rating Schedule also has the feature of bonus/loading on account of claims experience

#### Eligibility criteria

The Policy provides cover only in respect of cattle in the following age group:

Milch cows	2 years or age at first calving to 10 years
Milch buffaloes	3 years or age at first calving to 12 years
Stud bulls	3 years or earlier age at sexual maturity to 8 years
Bullock/He buffaloes	3 years to 12 years
Calves/Heifers	4 months up to date of 1st calving

Conditions to be fulfilled by the Insured

- ▶ The Insured shall provide every animal with sufficient and proper food, water and shelter, keep secure all fences, yards, sheds and stables, and at all times and to the best of his/her knowledge and ability shall use and exercise due and proper precaution and safeguard against loss or damage