

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

Please Note: This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Cattle Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0004V01202324	
3	Structure	Benefit Basis	
4	Interests Insured	Individuals/entities/firms/trusts/companies who are Cattle Owners or have an insurable interest in the cattle to be insured.	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.	
6	Policy Coverage	<p>COVERAGE</p> <p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.</p> <p>1. <u>BASE COVER</u></p> <p>The Company will indemnify to the Insured against loss sustained as a result of death of the Insured cattle/ animal during the policy period due to Fire, Electrocution, Snake-Bite, Wild</p>	C. Coverage

life Attack, Strangulation, drowning in water bodies, Poisoning, Riot, Strike, Road Accident or Accidental External means, provided always that liability of the Company will not exceed the Sum Insured for the respective cattle/animal as mentioned in the Policy Schedule/ Certificate of Insurance.

2. OPTIONAL COVER

Following optional covers are available under the Policy which need to be specifically opted by the Insured on payment of additional premium:

- i. Optional Cover 1: Permanent Total Disability (PTD) of the Cattle**
- ii. Optional Cover 2: Death of Cattle due to Natural Calamity**
- iii. Optional Cover 3: Death of Cattle due to Disease contracted during Policy Period**
- iv. Optional Cover 4: Death of Cattle during Surgical Operation of Calving**
- v. Optional Cover 5: Theft of Cattle**
- vi. Optional Cover 6: Transit Cover**

Optional Cover 1: Permanent Total Disability (PTD) of the Cattle

In consideration of the payment of additional premium, the coverage provided under the Base Cover of this policy will be extended to include Permanent Total Disablement (PTD) of cattle.

For this section, Permanent total Disability means as under depending upon the type of cattle covered under the Policy:

- a. In the case of Milch Cattle results in permanent and total incapacity to conceive or yield milk**
- b. In the case of Stud Cattle results in permanent and total incapacity for breeding purpose,**

Provided always that:

- a. the basis of Indemnity will be specified percentage of the market value of the Insured Cattle prior to happening of the insured event subject to a maximum of the Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance.
- b. Indemnity limit for claim payable under PTD is fixed as per age of the Insured Cattle, unless specifically agreed by Us and mentioned in the Policy Schedule/ Certificate of Insurance:
- Up to 5 years: 60% of market value of Cattle or value of cattle mentioned in the Policy Schedule (whichever is lower)
 - 5 to 8 years: 50% of market value of Cattle
 - More than 8 years: 20% of market value of Cattle

Optional Cover 2: Death of Cattle due to Natural Calamity

In consideration of the payment of additional premium, the coverage provided under the Base Cover of this policy will be extended to include the death of insured cattle due to natural calamity including Storm, Tempest, Flood and Inundation, Earthquake, Tornado, Hurricane, Cyclone, Famine and Drought, Landslide and Rockslide, and Lightning.

In case this Optional Cover is opted, General Exclusion no. 2 (which reads as under) will not be applicable:

“Any claim outside Geographical area as mentioned in the Policy Schedule”.

Optional Cover 3: Death of Cattle due to Disease contracted during Policy Period

In consideration of the payment of additional premium, the coverage provided under the Base Cover of this policy will be extended to include the death of insured cattle due to

diseases or epidemics contracted or occurring during the policy period only.

Condition Specific to Optional Cover 3

Vaccination needs to be done by the Government Animal Husbandry Department or a licensed Veterinarian on regular basis before monsoon at once every year for following diseases.

- Anthrax
- BQ (Black Quarter)
- HS (Hemorrhagic Septicemia)
- Foot and Mouth Disease
- Rinderpest
- Other diseases specific to Insured Cattle as specified in the Policy Schedule.

In absence of any proof of such vaccination, if there were death due to epidemics as a result of any of the above-mentioned diseases, then the claim by the insured under this optional cover would not be admissible.

Optional Cover 4: Death of Cattle during Surgical Operation of Calving

In consideration of the payment of additional premium, the coverage provided under the Base Cover of this policy will be extended to include the death of insured cattle during surgical operations of calving during the Policy Period. This cover may also include death of cattle during other surgical operations, subject to prior intimation should be given to Us and required approval should be taken from Us.

Optional Cover 5: Theft of Cattle

In consideration of the payment of additional premium, the coverage provided under this

		<p>policy will be extended to include Theft of the Insured Cattle.</p> <p>Condition Specific to Optional Cover 5</p> <p>In case of theft of Cattle, the claim will not be processed till the time adequate proof of theft is produced, i.e, a copy of the First Information Report (FIR) from the local police station for verification within 15 days from the date of theft of Insured Cattle.</p> <p><u>Optional Cover 6: Transit Cover</u></p> <p>In consideration of the payment of additional premium, the coverage provided (death and/ or PTD as opted) under this policy will be extended to include any loss or damage sustained to the insured cattle while in transit beyond 50 kms from Insured's residential address, as mentioned in the policy schedule/ Certificate of Insurance.</p> <p>Transit of cattle should be done only by rail or road and not on foot.</p>	
7	Add-on Cover	Add on cover/Endorsement will be as per your Policy Schedule/COI.	
8	Loss Participation	Deductible/Loss Participation will be as per your Policy Schedule/COI.	
9	Exclusions	<p><u>General Exclusion</u></p> <ol style="list-style-type: none"> 1. Deductible (as mentioned in the Policy Schedule/ Certificate of Insurance) of the claim amount per insured cattle will be applied and the same have to be borne by the insured. 2. Any claim outside Geographical area as mentioned in the Policy Schedule, unless specifically agreed otherwise by Us. 3. Malicious or wilful injury or neglect, overloading, unskilful treatment or use of cattle for purpose other than stated in the Policy Schedule/ Certificate of Insurance without the consent of the Company. 4. Accidents occurring/ diseases contracted prior to the commencement of the Policy. 	D. General Exclusions

5. Intentional slaughter of the cattle except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinarian or in cases where destruction is resorted to by the order of lawfully/statutorily constituted authority.
6. Any loss or damage caused wilfully or knowingly by the Insured, or any loss or damage in which the Insured or any person acting on his behalf is involved or implicated.
7. Death or Permanent Total Disablement of the Insured Cattle due to, or arising out of, or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds or any consequences thereof.
8. Any accident, destruction, damage, legal liability directly or indirectly caused by or contributed to by or arising from ionizing radiations, nuclear weapons or nuclear material.
9. Accidents while being transported by air, and sea.
10. Straying of cattle
11. Any expenses incurred on medical treatment or vaccination of the cattle.
12. Consequential loss whatsoever nature.
13. Any claim, if the ownership of cattle is transferred to any other person, unless specifically agreed otherwise by Us.
14. Permanent total disablement of any type of insured, unless specifically covered under the policy.
15. Accidents resulting from Natural Calamity like Lightning, Storm, Tempest, Flood, Inundation, Cyclone, Typhoon, Tempest, Famine, etc., unless specifically covered under this Policy.
16. Any claim arising out of any disease contacted by the cattle, unless specifically covered under the Policy.
17. Any claim arising out of surgical operation of calving, unless specifically covered under

the Policy.

18. Theft of the Insured cattle, unless specifically covered under the Policy.

19. Accidents while in transit beyond 50 kms within the State by either road or rail, unless specifically covered under this Policy.

Exclusion Specific to Optional Cover 1

- i. Any claim arising due to permanent total disablement within 30 days (unless specifically agreed otherwise by Us) from the date of commencement of the Policy will not be payable under the policy.**

Exclusion Specific to Optional Cover 3

- i. Any claim arising due to disease contracted within 15 days (unless specifically agreed otherwise by Us) from the date of commencement of the Policy, will not be payable under the policy. This exclusion will not apply in case of continuous renewal of the policy.**
- ii. Pre-existing diseases contracted before the commencement of the policy period are excluded under this cover.**

Exclusion Specific to Optional Cover 4

- i. Any claim arising due to surgical operation of calving within 6 months (unless specifically agreed otherwise by Us) from the date of commencement of the Policy, will not be payable under the policy. This exclusion will not apply in case of continuous renewal of the policy.**

Pre-existing conditions contracted before the commencement of the policy period are excluded under this cover.

Any other Specific exclusion mentioned in Policy Schedule.

1 0.	Special Conditions and Warranties (if any)	Special Conditions and Warranties will be as per your Policy Schedule/COI.	
1 1.	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <p>Loss sustained as a result of death of the Insured cattle/ animal during the policy period.</p> <p>Loss will be limited to coverage mentioned in the Policy wordings upto the coverage opted by insured in Policy schedule.</p> <p><u>Reporting of Loss Occurrence</u> Call our Helpline numbers 1800-258-5956 or Email us - hello@godigit.com. Notice shall be given to the Company immediately upon the occurrence of any loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require.</p> <p><u>Reasonable Care</u></p> <p>The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to the claim.</p> <p><u>Situations where your Claim might get Rejected:</u></p> <p>a) Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</p> <p><u>Sample Claim Calculation process</u></p> <p>Sum insured Opted - Rs 10,00,000</p> <p>Deductible/ Excess – Nil</p> <p>Loss as a result of Death of cattle due to fire – INR 5,00,000</p>	

		<p>Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000</p> <p>Claim payable under the policy – INR 5,00,000</p> <p>(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)</p>	
1 2.	<p>Policy Servicing - Claim Intimation and Processing</p>	<ul style="list-style-type: none"> • Toll free Number: 1800-258-5956 • Email: hello@godigit.com • You can connect with our customer service team at the time of occurrence of loss/damage for its intimation. • TAT (turn around time) for settlement of the claim will depend on the nature of claim. <p>In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision.</p>	
1 3.	<p>Grievance Redressal and Policyholder's Protection</p>	<p>We are 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 call Our 24X7 Toll free number 1800-258-5956 or You may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, We will send Our response.</p> <p>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@godigit.com</p> <p>For updated details of grievance officer, kindly refer the link:</p> <p>https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>If You do not get a satisfactory response from Us and You wish to pursue other avenues for redressal of grievances, You may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://irdai.gov.in/igms1</p>	<p>CUSTOMER GRIEVANCE REDRESSAL POLICY</p>

1 4.	Obligations of the Policyholder	<ul style="list-style-type: none">• To disclose all information correctly sought by the insurer at 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 Insurer immediately• Non-disclosure of material information may affect the claim settlement. Disclosure of other material information during the policy period.	
---------	------------------------------------	--	--