

ELEPHANT INSURANCE

Prospectus

This insurance policy is specifically designed for the elephants used for commercial and religious purposes.

Coverages:

Accidental Death or Death due to disease of the insured Elephant in the age group of 5 Years to 60 Years.

In the event of death, 80% of the market value or Sum Insured of the animal whichever is less is payable.

Salvage value amounting to 25% of Sum Insured and other recovery amount against Tusk etc. shall be deducted from claim amount.

Major Exclusions:

1. P.T.D.,
2. diseases like tuberculosis, Salmonellosis, Haemorrhagic septicaemia, Anthrax, Foot and Mouth, Impaction of colon, tetanus, Rabies and Parasitic infection,
3. Loss of damage of tusk.
4. Theft or clandestine sale of the insured animal
5. Transport by air and sea
6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste
7. War or War like conditions

Specific Exclusions:

1. Breeding and Calving Risk
2. Loss or Damage of Tusk

Veterinary Examination:

The report of Veterinary Surgeon giving the age, identification marks, health of an elephant and indication that protective inoculation has been completed, is required with each proposal.

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

About Our Company

Generali Central Insurance Company Limited (formerly Future Generali India Insurance Company Limited) is a strategic joint venture between two distinguished financial institutions: the Generali Group, a global insurance enterprise with 193 years of operational heritage holding a 74% majority stake, and the Central Bank of India, India's first commercial bank with 113 years of established banking excellence.

Established in 2006, the Company was set up with a clear mandate to offer retail, commercial, personal, and rural insurance solutions, enabling individuals and businesses to effectively manage and mitigate risks. Generali Central Insurance (GCI) broke even in FY 2013-14 - a landmark achievement in just six years of operations.

As of FY 2024-25, GCI maintains robust financial fundamentals with ₹7,938 crore of assets under management and Gross Written Premium of ₹5,547.5 crore. The Company has established itself as a formidable presence in India's insurance landscape, securing a position among the nation's top 10 private general insurance companies.

GCI has consistently demonstrated excellence in organisational culture and operational performance - receiving the 'Great Place to Work' certification six times in a row. The Company has also earned numerous industry accolades including the Emvies Awards 2025, The Economic Times Brand Disruption Awards 2025, ET Trendies 2025, ET Now Global Innovation Network Awards, and the Di-Verse Certification for Disability Inclusion in 2025.

For Any claims related enquiries, please contact us at the following address Email- GCInonmotorclaims@generalicentral.com
Call us at 1800-220-233(toll free), 1860-500-3333, 022-67837800

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited),
Corp. and Regd. Office: Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai - 400083
CIN: U66030MH2006PLC165287
Care Line:- 1800-220-233 (toll free), 1860-500-3333, 022-67837800 Fax: 022-4097 6900 | Email: GCicare@generalicentral.com

Website: <https://generalicentralinsurance.com> (IRDAI Regn. No.: 132)

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Redressal of Grievance

In case of any grievance the insured person may contact the company through

Website: <https://generalicentralinsurance.com> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: GCicare@generalicentral.com

Courier: Grievance Redressal Cell, **Generali Central Insurance Company Limited**

Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

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 GCIGRO@generalicentral.com or call at: 7900197777

For updated details of grievance officer, kindly refer the link generalicentralinsurance.com/customer-service/grievance-redressal

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

SECTION 41 OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs.

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** gcicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800