

HORSE INSURANCE PROSPECTUS

Horse insurance protects you against financial loss due to the untimely death or permanent total disability of your animal arising out of accident.

Covers

Standard with all policies is financial protection against the death of animals by disease or accident.

A valuable additional cover that can be opted for is financial protection against the permanent total disability of the animal, which results in that animal no longer being able to fulfill the purpose for which it was intended.

Exclusions

1. Malicious or wilful injury or neglect, overloading, unskilful treatment or use of animal for purpose other than stated in the policy.
2. Accidents occurred and/or diseases contracted prior to commencement of risk.
3. Tuberculosis, Salmonellosis, Haemorrhagic Septicaemia, Anthrax, Foot & Mouth Disease, Impaction of Colon, Tetanus, Rabies and Parasitic Infection
4. Theft or clandestine sale.
5. Partial disability of any type, whether permanent or temporary.
6. Death due to any disease contracted within 15 days from the date of commencement of the policy.
7. Loss or damage caused willfully or knowingly by the Insured or any person acting on his behalf.
8. Transport by air and sea. Transport beyond 25 kilometres from the place of stabling by rail/road and beyond 50 kilometres from the place of stabling in case of transit by foot.
9. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering.
10. Any consequential loss, however arising.
11. Racing, Hunting and Blood stock purposes.
12. Diseases viz. Glanders, South African Horse Sickness (SAHS), Rinderpest, Anthrax, Black Quarter, Foot and Mouth Disease, Tetanus etc.
13. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.

14. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or nuclear weapons material or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

For more details on the exclusions, please refer to the policy document.

Loss payment

The payment we make under the standard cover after accepting a claim will be the market value of the animal, subject of course to the amount insured, and under Cover 2 will be a pre-specified percentage of the amount insured.

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- GCIonmotorclaims@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**

Unit No. 301, 3rd Floor Part, Building No. 8, Mindspace IT/ITES SEZ, MIDC Industrial Area, Airavali, Navi Mumbai, Thane District – 400 708.

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