

POULTRY INSURANCE PROSPECTUS

Poultry insurance policy protects against financial loss due to the untimely death arising out of disease or accident to the birds.

Covers

It provides financial protection against the death of birds due to accident (Including Fire, Lightning, Flood, Cyclone, Strike, Riot, Civil Commotion & Terrorism or Diseases (Certain diseases subject to vaccination certificate) contracted or occurring during the policy period.

Exclusions

- 1 Loss/ Death due to natural mortality, non-specified or unknown disease or reasons
- 2 Malicious/willful injury, neglect
- 3 Transit by any mode of transport
- 4 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.
- 5 Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals.
- 6 Theft and clandestine sale of birds.
- 7 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.
- 8 Consequential loss howsoever caused such as Loss of earning, loss of delays, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- 9 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.
- 10 Permanent and Partial Disablement of any nature.
- 11 Malnutrition/shortage of water, death due to starvation because of non-supply of feed to farm due to any reason whatsoever.
- 12 Loss due to huddling and/or piling of birds
- 13 Marek's disease, Ranikhet disease, Fowl Pox and Infectious Bronchitis. These diseases are covered if the birds are successfully inoculated against these diseases and the necessary veterinary certificate to that effect is submitted. Coccidiosis and other diseases are covered only if preventive and curative measures are taken from time to time.
- 14 Avian Leucosis complex (A.L.C.), Bird Flu.
- 15 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.

- 16 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

In the event of death of birds due to accident or diseases (Certain diseases subject to vaccination certificate), claims would be assessed subject of operative clause of the policy, on the basis of week wise valuation after applying minimum excess and Indemnity limited to 80% and 60% in case of death due to Gumboro disease .

Application of excess clause for broilers is illustrated below:

If the farmer has got 100 birds per batch and following is a week wise mortality chart, the excess will be applied as under *:

(*Please note: Presently it is as under, which is subject to change on the basis of change of Chick cost and feed cost.)

Week	Mortality	Week wise Valuation (Rs.)	Total value of Birds Lost (Rs.)
1	2	16	32
2	5	19	95
3	1	25	25
4	2	33	66
5	1	43	43
6	4	57	228
7	2	71	142
8	Nil	--	--
Total	17	264	631

(a) AVERAGE VALUATION = $\frac{\text{Total value of birds lost}}{\text{No. of birds lost (mortality)}}$

$$= \frac{631}{17} = \text{Rs.}37.18 \text{ per bird.}$$

Hence the excess of Rs.37.18 x 5 = Rs. 188.90 will be deducted from total amount payable. Thus the excess of 5% will be deducted on average valuation arrived on the basis of mortality chart presented rather than on the basis of first 5% birds. Week-wise compensation towards loss of birds will be made only for death of birds exceeding the mortality percentage given above.

$$= 631.00 - 188.90 = 442.10$$

(b) Liability of the company- the insured will be indemnified for 80% of the value of the bird so arrived above at the time of deaths as per valuation table.

$$442.10 \times 80\% = 353.68$$

For claims out of Gumboro disease, additional excess @ 20% would be applied i.e. indemnity is limited to 60% of value arrived in 'a' above.



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

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