

CATTLE AND LIVESTOCK INSURANCE POLICY PROSPECTUS

The death of cattle or livestock can have a devastating effect. The GCI Cattle & Livestock Insurance Policy is there to provide India's rural sector with financial protection through 2 valuable covers.

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.

The policy can be taken out for herd animals, such as milch cows, milch buffaloes, stud bulls, bullocks, calves, cows, heifers, sheep and goats.

Exclusions

Malicious or wilful injury or neglect, overloading, unskilful treatment or use of animal for purpose other than stated in the policy.

Accidents occurred and/or diseases contracted prior to commencement of risk.

Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, H.S, B.Q.. if the animal is not successfully inoculated (protected).

Theft or clandestine sale.

Partial disability of any type, whether permanent or temporary.

Death due to any disease contracted within 15 days from the date of commencement of the policy.

loss or damage caused willfully or knowingly by the Insured or any person acting on his behalf.

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.

Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering.

Any consequential loss, however arising.

Death due to Plueropneumonia.

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 nationalisation or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.

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.

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.

For more details on the above policy, please visit our office nearest to you. Our executives will be pleased to furnish further details.

• GRIEVANCES

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of the Insurance Regulatory and Development Authority of India (IRDAI)—You can lodge Your grievance in the Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of the grievance and the financial implications, if any, or
4. The Consumer Protection Forum or the Court.

• 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 Envies 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.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

1. 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 the 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: The above-mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the policy wordings

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