

Digit Cattle Insurance Policy

Policy Wordings

(IRDAN158RP0004V01202324)

This is for IRDAI Information Only

"Some of the contents shown in policy wordings might be applicable for certain Sections and not generic, e.g. some contents are useful for Optional Cover - "Theft Cover" only. The Company intends to use the contents dynamically based on the coverage offered to the customer; e.g. If the Insured Person doesn't opt for "Theft Cover, then wording, cover available under the section, terms and conditions related to this Specific Section will not be shown on the Policy Wordings. Similarly, general exclusions or general conditions which might not be applicable for Sections chosen by customer will not be shown. Idea of doing this is to make policy wording more apt and concise to customer need and provide relevant information to customer.

Inside:

Let's get started!

This Cattle insurance policy is designed to compensate You for Your losses incurred in case of death of your cattle. It also provides optional cover for a comprehensive cover for your cattle. While you're reading this policy, if you get confused or have any queries, or are referring to this policy because you have a claim to make, please call us at 1800-258-5956 or email us at hello@godigit.com.

Based on the declaration provided by You to us, **Go Digit General Insurance Limited** (hereinafter called 'the Company/DIGIT') which forms the basis of this policy contract, and having received your premium, we take pleasure in issuing this policy to you.

Go Digit General Insurance Limited will cover You under this Policy up to the Sum Insured/Limits mentioned against each cover/ optional cover, during the policy period mentioned in Your Policy Schedule/ Certificate of Insurance. Of course, like any insurance cover, it is governed by, and subject to certain terms, conditions and exclusions mentioned in this Policy.

The benefit under each cover/ optional cover will be payable provided that an event or occurrence described under the cover occurs during the Policy Period mentioned in Your Policy Schedule/ Certificate of Insurance.

Note: This Policy Wording provides detailed terms, conditions and exclusions for all covers available under this Product. Kindly refer to the Policy Schedule/ Certificate of Insurance to know exact details of covers opted by You. Only Wordings related to covers mentioned in your Policy Schedule/ Certificate of Insurance are applicable.

Disclaimer: *The Description mentioned under "Digit Simplification"/ "Examples" throughout the Insurance Policy is only to aid Your understanding of the Coverage / Benefit Offered. In case of dispute, the Terms and Conditions detailed in the Policy Document and Policy Schedule shall prevail.*

CONTENTS

| | | |
|----|--------------------------|----|
| A. | PREAMBLE | 3 |
| B. | DEFINITIONS | 3 |
| C. | COVERAGE | 4 |
| D. | GENERAL EXCLUSIONS | 7 |
| E. | GENERAL CONDITIONS..... | 8 |
| F. | ENDORSEMENT | 15 |

Digit Cattle Insurance Policy

Policy Wordings

A. PREAMBLE

The proposal and declaration provided by You to Us, Go Digit General Insurance Limited (hereinafter called the “Company”), forms the basis of this insurance and having received Your premium, We are happy to issue this policy to You and indemnify You against the insured perils, as opted by You and mentioned in the Policy Schedule/ Certificate of Insurance, occurring during the Policy Period, or during any further Period for which the Company may accept payment for the renewal or extension of this Policy.

B. DEFINITIONS

***Digit Simplification:** You didn't think you needed to know definitions since your time in school, right? Well, the good news is that you don't need to learn these by heart, as long as you understand them.*

Certain words and phrases used throughout the Policy have specific meanings, and this section helps to understand them.

1. **Accident, Accidental** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Animal (s)** means the cattle described in the schedule.
3. **Bank** shall mean an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.
4. **Bullock or Oxen** means an animal of the ox kind, especially a young bull or castrated bull, mainly used for draft purpose.
5. **Breed** means a specific group of animals having homogeneous appearance (phenotype), homogeneous behaviour, and/or other characteristics that distinguish it from other organisms of the same species.
6. **Cattle** means animal(s) consists of i) Milch Cows and Buffaloes ii) Calves/Heifers iii) Stud Bulls iv) Bullocks v) Male Buffaloes.
7. **Crossbred Animal** means an animal, one of whose parents is of foreign breed. These breeds have high milk yields and are less prone to disease than pure exotic breeds.
8. **Deductible** means the amount stated in the Schedule, which shall be borne by the Insured in respect of any claim made under this Policy. The Company's liability to make any payment under this Policy is in excess of the Deductible.
9. **Disease** means an alteration in the state of the body or of some of its organs interrupting or disturbing the performance of the functions and causing or threatening pain and weakness or physical or mental disorder.
10. **Exotic Animal** means an animal, whose both parents are of foreign breed. These breeds yield more milk but are prone to diseases. These are of high value and very carefully groomed.
11. **Illness means** a disease or period of sickness affecting the body or mind.
12. **Indigenous animal** means whose parents are of Indian breed.
13. **Injury** means any accidental physical bodily harm but does not include any sickness or disease.
14. **Insured Cattle** means the animal(s) covered under the policy, as described in the Policy Schedule/ Certificate of Insurance and belonging to the Insured.
15. **Licensed Veterinarian/ Veterinarian/Vet** means a person who holds a valid registration from the Veterinary Council of India (VCI) Or state veterinary Council and is thereby entitled to practice veterinary medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. **Licensed Veterinarian** should not be the Insured himself/herself or a close member of the family of the Insured Cattle owner.
16. **Market Value of Cattle** means the cost of replacing cattle of the same kind or type but not superior to it.
17. **Milch Cow or Milch Buffalo** means animal giving milk or animal bred or suitable primarily for milk production.
18. **Natural Calamity** means famine and drought, lightning, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation, earthquake, landslide including rockslide.
19. **Notification of Claim** means the process of intimating a claim to us through any of the recognized modes of communication.

20. **Policy** means the Proposal, the Policy Schedule/ Certificate of Insurance (and any endorsement attaching to or forming part thereof) and the Policy Wordings.
21. **Policy Period** means the period between the commencement date (policy start date) and the expiry date (policy end date) specified in the Policy Schedule and includes both the commencement date as well as the expiry date.
22. **Policy Schedule** means the schedule, and any annexure to it, attached to and forming part of this Policy.
23. **Pre-Existing Disease/ Condition** means any condition, ailment or injury or related condition(s) for which there were clinical signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received from a veterinary doctor or which was first manifested or contracted before the commencement of the Policy Period.
24. **Proposals** shall mean any signed proposal in form of letters and declarations, written statements and any information in addition hereto supplied to the Company by or on behalf of the Insured.
25. **Stud** means a male animal such as a bull, used for breeding.
26. **Sum Insured** means the amount of cover available and stated in the Policy Schedule/ Certificate of Insurance against the Section/Cover for Insured Cattle/ animal. This is the maximum amount we will pay for each and every claim with respect to individual cover under the Policy.
27. **Theft** means the act of stealing, specifically, the felonious taking and removing of property, with an intent to deprive the rightful owner of the same and includes larceny.
28. **We, Us, Our(s), Digit, Company, Insurer** means Go Digit General Insurance Limited.
29. **You, Your, Yours, Yourself, Policy holder, Person(s), Insured means** the Cattle Owner named in the Policy Schedule/ Certificate of Insurance whose cattle/animal will be covered under this Policy.

C. COVERAGE

I. BASE COVER

The Company hereby agrees, subject to the terms, conditions, warranties and exclusions herein contained or otherwise expressed herein, to 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 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.

II. OPTIONAL COVER

Digit Simplification: Our policy is customizable to suit cattle. You can choose one or more optional benefits based on your requirement.

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, it is hereby declared and agreed that 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

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.

Optional Cover 2: Death of Cattle due to Natural Calamity

In consideration of the payment of additional premium, it is hereby agreed and declared that 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".

Provided always that, the liability of the Company shall not exceed the Sum Insured for the respective cattle/ animal, as mentioned in the Policy Schedule/ Certificate of Insurance.

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

In consideration of the payment of additional premium, it is hereby agreed and declared that 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.

Provided always that, the liability of the Company shall not exceed the Sum Insured for the respective cattle/ animal, as mentioned in the Policy Schedule/ Certificate of Insurance.

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.

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.

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

In consideration of the payment of additional premium, it is hereby agreed and declared that 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.

Provided always that, the liability of the Company shall not exceed the Sum Insured for the respective cattle/ animal, as mentioned in the Policy Schedule/ Certificate of Insurance.

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

Optional Cover 5: Theft of Cattle

In consideration of the payment of additional premium, it is hereby agreed and declared that the coverage provided under this policy will be extended to include Theft of the Insured Cattle.

Provided always that, the liability of the Company shall not exceed the Sum Insured for the respective Cattle, as mentioned in the Policy Schedule/ Certificate of Insurance.

Condition Specific to Optional Cover 5

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.

Optional Cover 6: Transit Cover

In consideration of the payment of additional premium, it is hereby agreed and declared that 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.

Transit of cattle should be done only by rail or road and not on foot.

Provided always that, the liability of the Company shall not exceed the Sum Insured for the respective cattle/ animal, as mentioned in the Policy Schedule/ Certificate of Insurance.

D. GENERAL EXCLUSIONS

Digit Simplification: Trust and transparency is the foundation of any relationship. So, here's what you should know about your cattle insurance policy.

This Policy does not cover the following and no indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: -

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.
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 by either road or rail, unless specifically covered under this Policy.

E. GENERAL CONDITIONS

Digit Simplification: Things you need to know about your cattle insurance policy

1. Due Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company under this Policy. The Insurers liability to make payments under this Policy will be strictly conditional upon compliance with the terms and conditions of this Policy. Failure by the Insured to disclose all material circumstances and to ensure that all representations of fact (including the assumptions on which this Policy is issued) are correct may invalidate the Policy or lead to additional terms or conditions being applied to the Policy or to any payment due under the Policy being reduced.

2. Duty of Disclosure

This Policy shall be null and void and all premiums paid hereon shall be forfeited in the event(s) of misrepresentation, misdescription or non-disclosure of any material fact in the Proposal form, personal statement, declaration and connected documents, or any material information having been withheld.

3. Alterations to the Policy

This Policy constitutes the complete contract of insurance. This Policy cannot be changed or edited by anyone (including an insurance agent or intermediary) except Us (subject to necessary approval from the Insurance Regulatory and Development Authority of India), and any change We make will be through a written endorsement signed and stamped by Us, only on the request from Proposer.

4. Alteration of Risk

The Insured shall immediately notify the Company in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim and the Company may, adjust the scope of cover and/ or premium if necessary, accordingly. All cover under this Policy shall cease if any alteration be made whereby the risk of loss or damage is increased until such alteration be agreed to by us in writing.

5. Condition Precedent

The adherence to the terms and conditions of this Policy by You including the payment of premium by the due dates mentioned in the Policy Schedule is necessary for us to be liable to pay you the claim money.

6. Inspection

You shall permit any authorized representative of the Company at all times to inspect the cattle(s) hereby insured and premises where the cattle(s) is/are kept and shall furnish any information which the Company may require and shall comply with all reasonable rules made, and directions given from time to time by the Company.

7. Special Provisions

Any special provisions subject to which this policy has entered into and endorsed in the policy or in any separate Instrument shall be deemed to be part of this policy and shall have effect accordingly.

8. Non-Disclosure or Misrepresentation:

If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form either physically or electronically or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:

- a) cancelled ab initio i.e. from the inception date or the renewal date (as the case may be),
- b) or the Policy may be modified by Us, at Our sole discretion, upon 30 days' notice by sending an endorsement to Your address shown in the Schedule/Certificate of Insurance;

c) the claim under such Policy if any, shall be rejected/repudiated forthwith.

9. Fraud

- a. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by You or anyone acting on Your behalf to obtain any benefit under this policy, all benefits and rights under the Policy shall be forfeited and all premiums paid hereon shall be forfeited.
- b. We shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by You or by any person on Your behalf and/ or if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured.

10. Reasonable Care

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.

11. Policy Deductible

Subject to the policy limits that apply, we will pay only that part of the total of all covered loss that exceeds the Deductible amount shown in the Policy Schedule/Certificate of Insurance.

12. Special Provisions

Any special provisions subject to which this policy has entered into and endorsed in the policy or in any separate Instrument shall be deemed to be part of this policy and shall have effect accordingly.

13. Provision of No Tag No Claim

In the event of death of animal/s covered under the policy, claim/s shall not be entertained unless the Microchip/Ear tag/RFID/ Identification Tag is surrendered to the Company. In the event of loss of Identification tag/s, it is the responsibility of the Insured to give immediate notice to the Company within two weeks and get the animal retagged.

In case of animal identification is done based on Muzzle Pattern recognition / Muzzle Scanning, if there is damage to muzzle, it is the responsibility of the Insured to give immediate notice to the Company.

At the time of death of claim, the identification details of the cattle (such as Muzzle Print, microchip, RFID, ear tag, identification tag of the cattle, photograph of the cattle etc.) submitted to the Company should match with the identification of the deceased cattle. In case of any mismatch in the identification of the cattle, the claims will be repudiated.

In case of dual mode of identification, both the identifiers should match.

If complete identity of animal is lost at the claims stage the claim may be repudiated.

14. Basis of Sum Insured:

The Sum Insured shall not exceed the current market value of the cattle, as determined by authorized veterinary doctor or any authorized agent of the Company or as mutually agreed between You and Us at the time of proposal. Maximum Claim amount payable under the policy will be corresponding the Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance or market value of the cattle at the time of death (whichever is less), for the respective Cattle mentioned in the Policy Schedule/ Certificate of Insurance.

In case of Banks providing Cattle loans, if opted by the Insured, the Sum Insured would be the Bank loan amount given to purchase the insured cattle or as specifically mutually agreed between You and Us.

15. Basis of Indemnity

a. **Death:** Basis of Indemnity will be the market value of the Insured cattle prior to insured event as certified by an authorized veterinary doctor or the Sum Insured whichever is less.

b. **Permanent Total Disability (PTD)** (If specifically opted by the insured by payment of additional premium) PTD for the insured cattle shall be determined as under:

- In case of Milch Cow or Milch Buffalo:
 - Capacity to conceive or reproduce
 - Capacity to produce milk

- In case of Stud Bull or Ox
 - capacity to breed

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. Indemnity limit for claim payable under PTD is fixed as per age of the Insured Cattle, which is as below:

- Up to 5 years: 60% of market value or value of cattle mentioned in the Policy Schedule (whichever is lower)
- 5 to 8 years: 50% of market value
- More than 8 years: 20% of market value

- c. **Theft** (if specifically opted by the Insured by payment of additional premium) The basis of indemnity will be specified percentage of market value of the Insured Cattle prior to happening of the Insured event subject to a maximum of the Sum Insured. Indemnity limit for claim payable under Theft shall not exceed the percentage of Sum Insured or the market value of the Insured Cattle, as mentioned in the Policy Schedule.

16. Claim Procedure

- Upon the happening of any insured event and/or disease (if disease cover has been opted for), which may give rise to claim under this Policy, notice with full particulars of the Insured and Insured cattle must be given to the Company immediately within 24 hours of loss event.
- On receipt of intimation from the Insured regarding a claim under the Policy, We are entitled to investigate and obtain information on the alleged accident or illness, if required.
- Any veterinary doctor or agent of the Company shall be allowed to examine the Insured cattle (or the carcass, as applicable) in case of death or permanent total disablement as and when required on behalf of the Company.
- Proof of Identity of the Cattle/ animal, as agreed under the policy, need to be provided. If there is any mismatch or complete identity of cattle/ animal is lost at the claims stage, the claim may be repudiated.
- Section specific Claims Procedure:
 - Death (including death of cattle under Base Cover, due to natural calamity, due to disease contracted or during surgical operation of calving):**
 - Immediate intimation to be given to the Company and to the veterinary doctor authorized or the authorized person of the Company to certify death of the Insured cattle.
 - Duly completed Claim form signed by the owner of the insured Cattle and authorized veterinary doctor to be submitted to the Company within 14 days.
 - Microchip/Identification Tag/ Muzzle Print / RFID/ Proof of Identity of the Cattle Insured under this Policy, to be surrendered to the Company. In case of any mismatch or loss of identity proof, the claim may be repudiated.
 - In case of death due to disease - all papers in connection with treatment, diagnostic and vaccination record received from vet doctor.
 - Postmortem of the cattle/ carcass, wherever required will be conducted by Company appointed Vet / person.
 - Permanent Total Disablement (PTD) (If specifically opted by the Insured by payment of additional premium)**
 - Immediate intimation to be given to the Company and to the veterinary doctor authorized to certify permanent total disablement of the Insured Cattle.
 - Duly completed Claim form signed by the Owner of the Cattle and authorized veterinary Doctor to be submitted to the Company within 14 days.
 - Certificate from Veterinary doctor validating the type of Permanent Total Disablement (PTD) to be submitted to the Company.
 - Complete treatment chart for the Insured Cattle provided by the veterinary doctor to be submitted along with the Claim Form.
 - Theft (if specifically opted by the Insured by payment of additional premium)**
 - Immediate intimation to be given to the Company and a First Information report (FIR) to be lodged with the nearest police station.

- Duly completed Claim form signed by the Owner of the Insured Cattle to be submitted to local office of the Company.
- Final Investigation Report to be submitted to local office of the Company,
- d. Transit (if specifically opted by the Insured by payment of additional premium)**
 - Immediate intimation to be given to the Company.
 - Proof of Transit and Injury to animal happening during the transit.

17. Claim Documents

The Insured shall be required to furnish the following for or in support of a claim under the Policy:

a. For Death:

- Duly completed claim form
- Identification tags/microchip/ RFID/ muzzle print/ proof of identity of Insured Cattle as submitted to the Company as identification of the cattle.
- Death Certificate duly attested by authorized veterinary doctor.
- Postmortem report from authorized veterinary doctor.
- Post-Mortem should be conducted by veterinary doctor from local Government Hospital, or any other veterinary doctor authorized by the Company. On case-to-case basis, we may ask for live video call/ live recording of post-mortem being conducted.
- Three clearly visible photographs of the Insured Animal. Photograph must be such that (i) Identification tag number should be clearly visible in one, (ii) one for whole body of animal with tag being visible & (iii) one photograph should be of farmer along with dead animal.
- Group photograph shall not be admitted for registration of claim.
- In case of death due to Vehicular accident, Death due to Poison, FIR, Spot Panchnama.
- Closing Report from the Police.
- In case of death of cattle due to natural calamity, proof of natural calamity reason for death of the cattle
- Any other document on case-to-case basis.

b. For Permanent Total Disablement (PTD)

- Duly completed claim form.
- Veterinary Doctor's Report, including reason for disablement treatment cost and treatment chart for Injury or Disease (if specifically covered under the Policy) with respect to the Insured cattle.
- Certification from veterinary doctor on the type of disability
- Any other document on case-to-case basis

c. For Theft

- Duly completed claim form.
- Copy of the General Diary Entry/ FIR lodged with the Police Station
- Spot Panchnama.
- Closing/ Untraceable/ Final Report from the Police.
- Any other document on case-to-case basis

d. For Death due to Disease/ Surgical Operation:

- In case or death due to any disease (if specifically covered under the Policy) all the papers in connection with the treatment received from a veterinary doctor.
- Vaccination reports from the veterinarian (as applicable)
- Complete medical history and Diagnostic Reports
- Any other document as required by the Company to process the claim.

We may refuse to pay the claim until proof of identification of cattle, proof of death of the Insured Cattle and information about the cause of death of the Insured cattle is provided to Us to our satisfaction.

18. Insufficient Document

We have tried to reduce the number of documents you need to share, but we will not pay any claim in case all the necessary mandatory documents as mentioned in our claims process are not submitted to Us.

19. Claims Settlement:

- a. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document and/or information.
- b. However, where the circumstances of a claim warrant an investigation in the opinion of the company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document and/or information. In such cases, the company shall settle or reject the claim within 45 days from the date of receipt of last necessary document and/or information.
- c. In case of delay beyond stipulated 30 days / 45 days (as applicable), the company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim. "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

Note: There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be considered by waiver of above conditions may be considered where the reason for delay is justified and proved to our satisfaction.

20. Fraudulent/Unfounded Claims

If any claim under this Policy is in any respect fraudulent or unfounded, all benefits paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recovered. In addition, all covers with respect to the Insured Person shall be cancelled from Policy Period start date without any refund of premiums.

21. Contribution

If, at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rateables proportion of any loss or damage.

22. Subrogation

The Insured shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under the Policy whether such acts and things shall be or become necessary or required before or after the Insured (s) indemnification by the Company.

23. Cancellation

Digit Simplification: If you're not happy with our cattle insurance policy, you can choose to cancel it. No hard feelings!

Cancellation by Insurer: Policy may be cancelled by the Company by sending to the insured fifteen days' notice by recorded delivery at the last known address and e-mail ID. In such cases premium will be refunded to the Insured on pro-rata basis. However, generally we will not cancel the policy except on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation. In case of cancellation due to misrepresentation, fraud or non-disclosure of material facts, the Company will not refund any premium amount to the insured.

Cancellation by Insured:

Policy may be cancelled at the option of the Insured with Fifteen (15) days' notice of cancellation. We will be entitled to retain premium on below period scale of rates for the period for which the cover has been in existence prior to the cancellation of the Policy. The balance premium, if any, will be refundable to the insured.

In case of cancellation of Policy by the insured, premium would be refunded as per below table subject to there being no Claim under the Policy:

| Period on Risk | % of Premium to be Refunded |
|------------------------------|-----------------------------|
| Less than 2% of Risk Period | 90% |
| Less than 10% of Risk Period | 75% |
| Less than 15% of Risk Period | 65% |
| Less than 25% of Risk Period | 50% |
| Less than 35% of Risk Period | 40% |
| Less than 50% of Risk Period | 25% |
| Less than 75% of Risk Period | 15% |
| Exceeding 75% of Risk Period | 0% |

24. Renewal

The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

25. Notices

- Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Policy Schedule/Certificate of Insurance from the date of incident.
- Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Policy Schedule/Certificate of Insurance.

26. Governing Law

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. Subject to Condition 09 (Dispute Resolution) above, for any dispute under this policy the courts of India will have exclusive jurisdiction to hear and determine any such dispute.

27. Territorial Limits

This Policy covers Insured Risk of concerned Insured arising after the policy commencement date and during the Policy Period within India. The Company's liability to make any payment under admissible claims shall be to make payment to the Insured within India and in Indian Rupees only.

28. Jurisdiction:

This policy shall be governed by the laws of India and is subject to the exclusive jurisdiction of the courts of India.

29. CUSTOMER GRIEVANCE REDRESSAL POLICY

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.

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.

[Address and contact number of Council for Insurance Ombudsman](#)

| Office Location | Contact Details | Jurisdiction of Office (Union Territory, District) |
|-----------------|---|--|
| AHMEDABAD | Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in | Gujarat, Dadra & Nagar Haveli, Daman and Diu. |
| BENGALURU | Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in | Karnataka. |
| BHOPAL | Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in | Madhya Pradesh Chhattisgarh |
| BHUBANESHWAR | Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in | Orissa. |
| CHANDIGARH | Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in | Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh. |
| CHENNAI | Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in | Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry) |
| DELHI | Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in | Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh. |
| GUWAHATI | Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in | Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. |
| HYDERABAD | Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in | Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry. |
| JAIPUR | Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email: bimalokpal.jaipur@cioins.co.in | Rajasthan. |
| ERNAKULAM | Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in | Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry. |
| KOLKATA | Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in | West Bengal, Sikkim, Andaman & Nicobar Islands. |

| | | |
|---------|--|--|
| LUCKNOW | Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in | Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar. |
| MUMBAI | Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in | Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane. |
| NOIDA | Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in | State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur. |
| PATNA | Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in | Bihar, Jharkhand. |
| PUNE | Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in | Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region. |

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W),
Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in

For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website
available on <https://www.cioins.co.in/Ombudsman>

F. ENDORSEMENT

Agreed Bank Clause

It is hereby declared and agreed that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions hereinafter contained,

- That upon any monies becoming payable under this policy, the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.
- That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties Insured hereunder.
- That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any other communication in any matter arising under in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

- d. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder

It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or Owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties Insured hereunder or from any securities or funds available.