

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	Product Name	Livestock Micro Insurance Scheme- Retail	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0003V01201112	NA
3	Structure	Indemnity	Policy Wordings
4	Interests Insured	Livestock <As mentioned in Policy schedule>	Policy schedule
5	Sum Insured	The monetary amount shown against each coverage in the Policy Schedule which shall be Our maximum liability for any and all claims under that cover during the Policy Period/Cover Period . < As mentioned in the Policy Schedule>	Policy schedule
6	Policy Coverage	Death of Livestock due to: (a) Accident or (b) Diseases contracted or occurring during the period of this policy or (c) Surgical Operations or (d) Riot and Strike risks	Policy wordings
7	Add-on Cover	<ul style="list-style-type: none"> • PTD (Permanent Total Disablement) • Transit above 80Km <as mentioned in the policy schedule under add on section>	Policy schedule
8	Loss Participation	< As mentioned in the Policy Schedule>	Policy schedule
9	Exclusions	Death directly or indirectly due to or arising out of resulting from: <ol style="list-style-type: none"> 1. Malicious or willful injury or neglect, overloading, unskilled treatment or use of animal for purpose other than stated in the policy without the consent of the company in writing 2. Accidents occurring and/ or diseases contracted prior to commencement of risk 3. Any claim arising within <0/15/30> days from the date of risk. 4. Any claim arising due to disease contracted within 15 days from the date of risk. 	Policy wordings

		<ol style="list-style-type: none"> 5. Intentional slaughter of the animal except in case where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinary Surgeon or in cases where destruction is resorted to by order of lawfully constituted authority. 6. Missing, Theft and/or clandestine sale of the insured animal 7. Disablement of any type, whether temporary or permanent unless taken as an add-on. 8. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequence thereof or attempt therea 9. Any accident, loss, destruction, damage or legal liability directly or indirectly, caused by or contributed to by or arising from nuclear material or weapons. 10. Consequential loss of whatsoever nature 11. All the claims received without the intact Ear tag (i.e., both the Ear. tag pieces must be in tagged and intact condition) or microchip. This exclusion can be relaxed as per "No Tag No Claim" condition number 3.10 of conditions stated below. 12. Legal liability, if any, arising out of the use of the animal. 13. Surgical operations other than required due to accident or disease and/ or not undertaken by a qualified veterinarian. 14. Transit above 80Km unless taken as an add-on. <p>[Note: For Specific livestock exclusion please refer policy wording]</p>	
<p>10</p>	<p>Special Conditions and Warranties (if any)</p>	<p>No Tag No Claim: claim/s shall not be paid if tag is not intact at the time of death of animal, or tag is lost and not reported for re-tagging.</p> <p><Any other condition as mentioned in policy Schedule ></p>	<p>Policy wordings and Schedule</p>
<p>11</p>	<p>Admissibility of Claim</p>	<p>Criteria to process claims:</p> <ul style="list-style-type: none"> • immediate Intimation of event or incident giving rise to a claim • opportunity of inspecting of carcass until at least the expiration of 24-hours after claim intimation • no tag no claim • Dead cattle match with insured livestock’s photograph takes at time of policy issuance 	<p>Policy wordings</p>

<p>12</p>	<p>Policy Servicing – Claim intimation and Processing</p>	<p>To register claims, call at 18002093536 or visit Website- www.tataaig.com or Policy issuing office details as mentioned in Policy Schedule</p> <p>Turnaround time for claim settlement including escalation matrix]</p> <table border="1" data-bbox="564 497 1209 878"> <thead> <tr> <th>Claim Process</th> <th>TATs</th> </tr> </thead> <tbody> <tr> <td>Claim officer call back to customer on receipt of claim intimation for guidance on claim process and documentation</td> <td>Within 1 -2 Hrs</td> </tr> <tr> <td>Sharing list of required documents to insured via letter</td> <td>Within 1-2 working days</td> </tr> <tr> <td>Claim processing and settlement of claim post receipt of all required documents regarding claim</td> <td>Within 07 working days</td> </tr> </tbody> </table> <p>Escalation Matrix when TAT is not satisfied: as provided under Grievance Redressal</p>	Claim Process	TATs	Claim officer call back to customer on receipt of claim intimation for guidance on claim process and documentation	Within 1 -2 Hrs	Sharing list of required documents to insured via letter	Within 1-2 working days	Claim processing and settlement of claim post receipt of all required documents regarding claim	Within 07 working days	<p>NA</p>
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<p>13</p>	<p>Grievance Redressal and Policyholders Protection</p>	<p><i>At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number 1800-266-7780 or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).</i></p> <p>Escalation Level 1</p> <p><i>If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.</i></p> <p>Escalation Level 2</p> <p><i>If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.</i></p> <p><i>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/</i></p> <p><i>The name and address of the Insurance Ombudsman of competent jurisdiction are as mentioned in Policy wordings</i></p>									

14	Obligation of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. 	
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Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: _____ (Signature of the Policyholder)

Note- In the event of no response from your end within 7 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.