



## **MIP-20 : INLAND FISH SUKSHMA BIMA POLICY**

**UIN No.NIA-OM-P15-45-V01-14-15**

### **(PROSPECTUS)**

**1. APPLICABILITY:**

The scheme is applicable to fish farms consisting of fry/fishlings/fingerlings/fish in stock ponds/breeders etc. in the Pond and Fresh Water Projects. This scheme is not applicable to Brackish-water and Marine Fisheries. All fish in a farm are to be covered.

**2. BREED:**

All kinds of fish reared in Fish farms/tanks are coverable (e.g. Rohu, Katla - Mrigal etc.).

**3. AGE GROUP:**

From stage of fish seed, fingerlings/fry to the stage when fish is ready for catch or harvest.

**4. PERIOD OF COVER:**

(A) Rearing ponds - fry to fingerling: 3 months period in rearing pond.

(B) Fingerling to fish state: 12 months period in stock ponds.

(C) Breeders age 1 year to 5 years: 12 months

(i) If it is offered for insurance at 400 grams stage insurance period should be 17 fortnights.

(ii) If offered at 600 grams stage - insurance period should be 13 fortnights.

**5. VALUATION:**

(a) There is no fixed Sum Insured under this policy because value of fish changes from stage of seed (fishlings/fingerlings/fry) to the stage of catch/harvest (adult fish/fish is ready for market).

(b) The following should be taken into consideration while determining the valuation of fish:

(i) Cost of input.

(ii) Cost of seed / fry / fishlings / fingerlings.

(iii) Other incidental expenses.

(iv) Natural mortality of any kind should be excluded in each stage. It has been observed that in each stage mortality is about 60% to 70% (If fingerlings seed left in the fish tank then only 30% to 40% adult fishes will be harvested).



- c) Profit should not be included while assessing the valuation of fish.

**6. RATING:**

- a) 3.4 % gross per annum on peak value of fish for non-subsidised project.  
b) For scheme through FFDA and other similar schemes premium is to be charged @2.90% net.  
c) Minimum premium Rs.30.00

**Note:** Policy can be extended to cover fish rearing ponds/bunds against fire, lightning, riot, storm, tempest, flood, malicious damage, explosion, earthquake and Aircraft damage subject to payment of additional premium of 0.5% of the value of the ponds in non-flood prone areas and 1% in flood prone areas.

**7. CERTIFICATES AND VALUATION FEE:**

- (a) Value of fish from seed to harvest period may be certified by one of the following authorities:  
i) Fisheries Extension Officer.  
ii) Officer who has been authorised to issue such certificate by State Govt. Fisheries Department or Central Inland Fisheries Research Institute.  
(b) Certified Valuation Table should be submitted along with the proposal, which will form the basis of claim settlement.  
(c) Fee for the valuation table and issuance of certificate will not be borne by the Insurance Company.

**8. INSURANCE COVERAGE:**

This policy covers only Total Loss and in case the percentage of loss of any particular stage is equal to or exceeds 80% of the total population of fish in pond it is treated as Total Loss. However collective loss of different incidents will not be treated as Total Loss for the purpose of Claim.

**ANNEXURE-A**

**VALUATION TABLE FOR FRY TO FINGERLINGS**

| Survival Rate                        | Stocking Period       | Value of Fry / Fingerlings |
|--------------------------------------|-----------------------|----------------------------|
| 2 <sup>nd</sup> day to 30 days – 75% | 1 <sup>st</sup> Month | Rs. 6/- per 100            |
| 31 day to 60 days – 50%              | 2 <sup>nd</sup> Month | Rs. 20/- per 100           |
| 61 day to 90 days – 30%              | 3 <sup>rd</sup> Month | Rs. 60/- per 100           |



**9. EXCLUSIONS:**

- (i) Loss due to improper management and bad handling.
- (ii) Loss due to neglect and carelessness.
- (iii) Loss due to malicious act, willful injury, error or omission.
- (iv) Partial loss of any kind.
- (v) Losses due to dangerous insects, predators, competitors, etc.
- (vi) Losses due to variation in PH factor, physical & chemical status of the water and soil.
- (vii) Asphyxia.
- (viii) Losses due to natural mortality, burglary, house-breaking, theft or infidelity of any person,
- (ix) Transit by sea, land and air.
- (x) Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to or arising from nuclear weapons material.

**10. PROCEDURE FOR CLAIM SETTLEMENT:**

- a) For any loss, insured has to intimate to the Company in writing within 24 hours of the occurrence of loss.
- b) The assessment of loss would be on the basis of the certification by the Dept. of Fisheries at the time of actual loss or the value of fish stated in the policy whichever less is.
- c) Liability of the Company: Company's liability would be 80% of assessed value of the loss. Insured has to bear 20%.
- d) Claim Documents:
  - i. Intimation by letter, telephone, telegram or in person
  - ii. Duly completed claim form.
  - iii. Certificate from Dept. of Fishery for the reason of loss/death & valuation of fish at the time of loss. Above information/documents should be submitted to the Company within 15 days of the loss.

**11. UNDERWRITING CONSIDERATIONS:**

- i) The project area of the farm should have strong and sufficient boundary (bunds).
- ii) The water movements must be properly regulated by suitable inlets, outlets and sluices.
- iii) The soil and water of the project area must be proper and it should ensure expected productivity.
- iv) Regular and effective liming, feeding and manuring should be provided.
- v) The project should have sufficient attention and help of the service of the



Extension Officer from Fisheries Dept.

- vi) Regular and ideal conditions of water must be maintained. Regular analysis of water and quality testing must be done from time to time.
- vii) Dead fishes should be removed immediately.
- viii) Proper records of stocking of fish, feeding / disease record, preventive steps, input and expenditure, daily stock position etc., should be maintained properly with the daily transit.
- ix) Transport of fish/fry/fingerlings should be done with all prerequisite safeguards as per the direction of Fishery Department so as to avoid deaths of fishes or seed stock in transit.
- x) The work schedule should be properly maintained by Dept. of Fishery.
- xi) Proper conditioning should be done before transfer of fry / fish-lings / fingerlings to the project area,
- xii) In case of epidemics and parasitical infestation immediate steps should be taken to prevent the losses by using medicines, chemicals etc.
- xiii) Shutting or screening the escape route of fish such as gap in the embankment should be properly guarded by net etc.
- xiv) De-weeding, earth-excavation, de-silting and earth improvements should be done from time to time,
- xv) Transfer of interest is not allowed.



**MIP-20 : INLAND FRESH WATER FISH SUKSHMA BIMA**

**UIN No.NIA-OM-P15-45-V01-14-15**

**PROPOSAL FORM**

- 1) a) Name of Proposer in Full :  
b) Address :
  
- c) Occupation :
- 2) Period of Insurance (Crop Period) : From To
- 3) Name and location of the Project Survey Numbers :  
a) Description of project (whether pond, Lake or tank) :
- 4) No. of: Ponds/Tanks & their Water area
- 5) Whether the project is owned by the proposer or taken on Lease from the Government or Local Body or other Sources :
- 6) a) Whether the project comes under any Central or State subsidy scheme; if so, its name :  
b) Details of bank interest or any hypothecation :
- 7) Whether the water movement in the project is controlled by suitable inlets, outlets and sluices :
- 8) What is the strength of bunds :  
a) Is top of bund brought up to height from surrounding ground level :  
b) Top width :  
c) Bottom width :  
d) Volume of Bunds :  
e) Has there been any bursting of bunds



f) Name of owners of ponds adjoining/located near the pond :

9) Species of Fish to be stored number of fish/fingerlings & its cost :

| Sr.No. | Ponds No. | Breeds | Total No. | Present Weight | Size | Cost Rs. |
|--------|-----------|--------|-----------|----------------|------|----------|
| 1.     |           |        |           |                |      |          |
| 2.     |           |        |           |                |      |          |
| 3.     |           |        |           |                |      |          |
| 4.     |           |        |           |                |      |          |
| 5.     |           |        |           |                |      |          |
| 6.     |           |        |           |                |      |          |

a) Date of Stocking :

b) Source of Supply of seed :

10) Are the Fish/Fingerlings Free from disease, defect, parasitological attacks and epidemics :

11) a) Expected date of harvest at the end of crop period and output:

b) To whom do you sell the fish :

c) Who does the packing for you (Names of Packer) :

12) How long the proposer is in the fish farming :

13) Full details of technical advice assistance and the control provided :

14) Loss records and cause of Loss for the last 3 years :

15) Please indicate the details of any declination or special conditions or increased premium imposed by any insurer :

16) Is it a flood prone area? : YES/NO  
If so, give details

17) If flood prone area does you propose to cover flood risk :



I / We declare that the above statement and answers are true and correct and that no material fact has been withheld, mis-stated or mis-represented and that effective and regular liming manuring and feeding are provided and I/We agree that this proposal and declaration should be the basis of this contract between us and The New India Assurance Company Ltd. whose standard policy for the insurance proposed is accepted to me/us.

PLACE:

DATE:

SIGNATURE

I/We have gone through the answers given in the proposal and confirm the corrections of the answers.

I/We also declare that the Fish/Fisher-lings are free from any disease, defect and parasitical attacks and the project area is free from epidemics and the chemical conditions of the soil and the physical and chemical conditions of water do not harm the crop.

I also recommend the acceptance of this proposal.

SIGNATURE OF THE FISHERIES OFFICERS

NAME & ADDRESS

QUALIFICATION

Place:

Date:



**ANNEXURE - 'A'**

**VALUATION TABLE FOR FRY TO FINGERLINGS**

| <b>Survival Rate</b>           |     | <b>Stocking Period</b> | <b>Value of Fry</b> |
|--------------------------------|-----|------------------------|---------------------|
| 2 <sup>nd</sup> day to 30 days | 75% | 1 <sup>st</sup> Month  | Rs. 6/- Per 100     |
| 31 day to 60 days              | 50% | 2 <sup>nd</sup> Month  | Rs. 20/- Per 100    |
| 61 day to 90 days              | 30% | 3 <sup>rd</sup> Month  | Rs. 60/- Per 100    |

**ANNEXURE - 'C'**

**VALUATION TABLE FOR BREEDERS :**

|    | <b>Period</b>              | <b>Value</b>        |
|----|----------------------------|---------------------|
| 1) | 1 <sup>st</sup> Year Stock | Rs. 30/- Per Kg.    |
| 2) | 2 <sup>nd</sup> Year Stock | Rs. 60/- Per 2Kgs.  |
| 3) | 3 <sup>rd</sup> Year Stock | Rs. 90/- Per 3Kgs.  |
| 4) | 4 <sup>th</sup> Year Stock | Rs. 100/- Per 4Kgs. |

\* Above 5Kgs. is not insurable.



**VALUATION TABLE 'B':**

| STAGES OF CULTURE IN STOCK PONDS |           | PROGRESS WEIGHT (GMS) PER FISH | VALUE OF FISH PER ACRE |
|----------------------------------|-----------|--------------------------------|------------------------|
| 1                                | Fortnight | 100                            | 2000                   |
| 2                                | Fortnight | 125                            | 2200                   |
| 3                                | Fortnight | 150                            | 2400                   |
| 4                                | Fortnight | 200                            | 2600                   |
| 5                                | Fortnight | 250                            | 2800                   |
| 6                                | Fortnight | 300                            | 3000                   |
| 7                                | Fortnight | 350                            | 3200                   |
| 8                                | Fortnight | 400                            | 3500                   |
| 9                                | Fortnight | 450                            | 3800                   |
| 10                               | Fortnight | 500                            | 4100                   |
| 11                               | Fortnight | 550                            | 4400                   |
| 12                               | Fortnight | 600                            | 4800                   |
| 13                               | Fortnight | 650                            | 5600                   |
| 14                               | Fortnight | 700                            | 6500                   |
| 15                               | Fortnight | 750                            | 7200                   |
| 16                               | Fortnight | 800                            | 8000                   |
| 17                               | Fortnight | 850                            | 8800                   |
| 18                               | Fortnight | 900                            | 9600                   |
| 19                               | Fortnight | 950                            | 10500                  |
| 20                               | Fortnight | 1000                           | 11500                  |
| 21                               | Fortnight | 1050                           | 12500                  |
| 22                               | Fortnight | 1100                           | 13500                  |
| 23                               | Fortnight | 1175                           | 14500                  |
| 24                               | Fortnight | 1250                           | 16000                  |

Maximum Value per Hectare = Rs. 40,000/-.



## **MIP-20 : INLAND FISH SUKSHMA BIMA POLICY**

**UIN No.NIA-OM-P15-45-V01-14-15**

Whereas the Insured named in the schedule hereto has made to The New India Assurance Company Limited (hereinafter called the "Company") a proposal and declaration which shall be the basis of this contract and be deemed to be incorporated herein for the Insurance hereinafter contained and has paid the premium stated herein.

The Company hereby agrees subject to the terms, conditions and exceptions contained herein or endorsed or otherwise expressed hereon that if the fishes hereinafter described be totally lost or dead resulting from ACCIDENT or DISEASE or another perils specified in the schedule herein during the period of Insurance stated herein or any subsequent period in respect of which the Insured shall have paid the Company and the company shall have accepted the premium required for the renewal thereof the company will pay to the Insured 80% of value of the fishes as on the date of loss as per valuation mentioned herein.

Other perils specified:-

Riot & Strike, Malicious act by third parties, poisoning Earthquake, explosion, damage by aircraft and aerial devices, impact by any road vehicle, flood, cyclone, storm, tempest, tornado and similar natural calamities pollution and summer kill due to raise of temperature to 40°C and above.

### **Valuation Table**

| <b>STAGES OF CULTURE IN STOCK PONDS</b> |           | <b>PROGRESS WEIGHT (GMS) PER FISH</b> | <b>VALUE OF FISH PER ACRE</b> |
|---|-----------|---------------------------------------|-------------------------------|
| 1                                       | Fortnight | 100                                   | 2000                          |
| 2                                       | Fortnight | 125                                   | 2200                          |
| 3                                       | Fortnight | 150                                   | 2400                          |
| 4                                       | Fortnight | 200                                   | 2600                          |
| 5                                       | Fortnight | 250                                   | 2800                          |
| 6                                       | Fortnight | 300                                   | 3000                          |
| 7                                       | Fortnight | 350                                   | 3200                          |
| 8                                       | Fortnight | 400                                   | 3500                          |
| 9                                       | Fortnight | 450                                   | 3800                          |
| 10                                      | Fortnight | 500                                   | 4100                          |
| 11                                      | Fortnight | 550                                   | 4400                          |
| 12                                      | Fortnight | 600                                   | 4800                          |
| 13                                      | Fortnight | 650                                   | 5600                          |
| 14                                      | Fortnight | 700                                   | 6500                          |
| 15                                      | Fortnight | 750                                   | 7200                          |



|    |           |      |       |
|----|-----------|------|-------|
| 16 | Fortnight | 800  | 8000  |
| 17 | Fortnight | 850  | 8800  |
| 18 | Fortnight | 900  | 9600  |
| 19 | Fortnight | 950  | 10500 |
| 20 | Fortnight | 1000 | 11500 |
| 21 | Fortnight | 1050 | 12500 |
| 22 | Fortnight | 1100 | 13500 |
| 23 | Fortnight | 1175 | 14500 |
| 24 | Fortnight | 1250 | 16000 |

The optimum liberation of fingerlings per Acre/per Hectare in the cultured water area should be 5000 to 7500 nos. consisting of varieties of both Indian and exotic breeds (4 inches to 6 inches).

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### **EXCLUSIONS**

The Company shall not be liable in respect of loss arising from or through:

- a) Malicious or willful injury, poisoning, negligence, error or omission by the Insured or his family members or employees.
- b) Any loss or damage due to improper management and rough handling of the Fry/Fingerlings/Fishes.
- c) Partial loss of any kind.
- d) Infidelity of any person, natural mortality, burglary poaching and theft.
- e) Under growth.
- f) Predators, competitors, weed fishes and dangerous insects and unwanted agents like phyttoplanto, molusean weeds.
- g) Any chemical status of the soil and physical and chemical status and PH factor of water, lower water level.
- h) Asphyxia.
- i) Clandestine sale or missing of fishes.
- j) War, invasion, act of Foreign enemy, hostilities (whether war be declared or not) civil war, revolution, insurrection, mutiny, military or usurped power or any consequences thereof or attempt thereat.
- k) Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- l) Transit by any means.
- m) Govt. slaughter
- n) Death of fish due to diseases within 15-days from the inception of the Policy.



- o) Losses due to sampling of fish which is carried out for the purpose of better growth of fingerlings.
- p) Any consequential Loss arising in any way whatsoever.
- q) Any loss or damage while cleaning of ponds or changing water.
- r) Any loss or damage caused by fluctuations of temperature, undergrowth, worm infestation, such as, monogenetic trematodes, digenetic tremodes, cestode parasites, nematodes parasites, fish leeches, etc.
- s) Flood, cyclone, storm, tempest, inundation and allied risks unless specifically covered on payment of additional premium.

### **CONDITIONS**

**1. NOTICE:-**

Every notice and communication to the Company required by this policy shall be in writing to the office of the Company through which this insurance is effected.

**2. MIS-DESCRIPTION:-**

This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of mis-representation, mis-description, or non-disclosure of any material particulars.

**3. CHANGE OF RISK:-**

Before each renewal of insurance, the insured shall give notice in writing to the Company or epidemics, diseases, parasitical attacks, injury, illness or physical defect with which the fishes had been or are affected.

**4. REASONABLE CARE:-**

The insured shall at all times exercise all reasonable care and diligence in the selection of employees and shall exercise every manner, provide the same care and attention as if no insurance had been effected. The Insured shall not introduce or permit to be introduced any diseased or infected with any diseases to be completely separated from the remainder of his stock immediately upon the discovery of the attack and shall take all necessary and proper precautions to protect the healthy stock from any chance of infection.

**5. INSPECTION:-**

The Insured shall permit the authorised representative of the Company at all times to inspect the project insured and the record books and also shall furnish any information which the Company may require and shall comply with all reasonable regulations and directions from time to time made, and given by the Company.

**6. PROJECT MAINTENANCE:-**

The following should be ensured:

- a) Efficient attention and/or extension service to the projects.



- b) Effective liming, manuring, deweeding, desilting, earth excavations and earth improvement at appropriate time and maintenance of record to that effect.
- c) Strong and sufficient bunds to the project area and 8' from ground level outside flood prone area, and 12 to 15 ft. in flood prone area.
- d) Proper regulation of water movements by suitable inlets, outlets and sluices.
- e) Regular water analysis.
- f) Follow-up of proper work schedule.
- g) Proper and safe stocking.
- h) Immediate steps to eradicate diseases, epidemics and parasitical attack and prompt renewal of dead fishes.
- i) Screening or shutting the escape routes of fishes, such as gaps, in embankments, etc.
- j) Proper records for stocking daily stock position, feeding, diseases occurrence and preventive measures taken, inputs and expenditure.
- k) The soil and water of the project area must be proper and should ensure expected productivity.
- l) Purchase of fish seeds from standard reputed suppliers.
- m) The water level should be maintenance properly.
- n) Either 24 hours watchman should be present near the ponds/tanks or suitable measures should be taken to protect pond from the outsiders.
- o) Transfer of interest not allowed.
- p) Dead fishes should be removed immediately.

**MAINTENANCE OF RECORDS:-**

The Insured shall maintain records on a daily/monthly basis relating to different stages of fishes stocked/cultured in various tanks/ponds in which the types, quantity stocked/realised at the end of each crop period.

**FORT-NIGHTS:-**

Calendar month will be treated as two fort-nights irrespective of the number of days in the month. If the month consists of 31 days, II fort-night will have 16-days.

**TOTAL LOSS:-**

A loss due to any perils covered under the policy would be treated as a Total Loss in case the loss %age at any one particular stage is equal or exceeds 80% of the total population of fish in pond. No claim would be admissible under the policy if the loss %age in a pond due to any of the covered perils is below 80%.

Collective loss of different incidents will not be treated as total loss for the purpose of claim under this policy.



**CLAIMS PROCEDURE:-**

The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under this policy give immediate notice within 12 hours to the Company and shall within fourteen (14) days thereafter furnish the Company's fully completed claim form, death certificate with details certified by an official of Fisheries, Meteorological report (if claim is due to flood or cyclone) or summer kill and other reports as required by the Company. All dead fishes should be produced to the representative of the Company or any authorised person by the Company.

If the death of the fish hereby insured shall be due to the negligence, carelessness or wrongful act of any person the Insured shall lodge a Claim forthwith, with the said person claiming the full value of the fish so lost and simultaneously inform the Company also of such action. No offer other than the full compensation shall be accepted from such person without written consent of the Company. The Insured shall at once give to the Company all necessary information and assistance to enable the Company to secure Compensation and it shall be absolutely the right of the Company to sue in the name of the Insured and recover compensation from the person causing the death and moies or other compensation which shall be recovered shall belong to the Company. The Company will indemnify the insured against all costs and expenses so incurred with its written consent.

**11. CESSATION OF RISKS:-**

The Insured shall declare the probable dates of harvest to the Company well in advance. This policy shall cease to cover fishes immediately the Insured harvest/sells them or parts with any interest on them whatsoever whether temporarily or permanently.

**12. FRAUD:-**

If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the insured or any one acting on the Insured's behalf to obtain any benefit under this policy shall be forfeited.

**13. CANCELLATION:-**

The Company may at any time cancel this policy by sending Fifteen days notice by Registered Post to the Insured, at his last known address and in such event will return to the insured a pro-rata portion of the last premium corresponding to the unexpired period of Insurance. The policy also may be cancelled at any time by the Insured by giving seven days notice (provided no claim has arisen during the then current period of insurance) the insured shall be entitled to a return of, premium less the company short period premium for the period policy has been in force.

**14. CONTRIBUTION:-**

If at the time of any loss covered by this policy, there shall be any other insurance covering the same fishes whether effected by the insured or not then the Company shall not be liable for more than its ratable proportion thereof.



**15. ARBITRATION:-**

If any difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of an arbitration to be appointed in writing by the parties in difference or if they cannot agree upon a single arbitrator to the decision of two disinterested persons as arbitrator or when one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by other party in accordance with the provision of the Indian Arbitration & Conciliation Act, 1996, as amended from time to time and for the time being in force. In case either party shall be refused or fail to appoint arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the arbitration award of the arbitrator or umpire regarding the amount of loss or image shall be first obtained.

It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and that shall not thereafter be recoverable hereunder.

**16. NO SELECTION OF INSURANCE:-**

All the tanks/ponds/whole water spread area utilized for culturing fishes shall be insured and no area shall be excluded from the coverage. If any tank/area is not insured and found at the time of loss, due allowance will be given for the uninsured tanks as well and the claim payable will be rated proportionately.

**17. OBSERVATION OF TERMS AND CONDITIONS:-**

The due observance and fulfillment of the terms, conditions and endorsements 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 to make any payment under this policy.



**MIP- 20 : INLAND FISH SUKSHMA BIMA CLAIM FORM**

**UIN No.NIA-OM-P15-45-V01-14-15**

**CLAIM FORM - PART – II**

Policy No.:

Claim No.:

Name of the Insured in Full :

Address :

Occupation :

Details of the project & claim

| Name and location of the project | Survey No. & area it traverses | Type of Water area / pond / tank etc. | No. of fry fingerlings stocked | Name of species of Fish | Average weight at the time of death | Value (Cost of Production prior to death) |
|----------------------------------|--------------------------------|---------------------------------------|--------------------------------|-------------------------|-------------------------------------|---|
| 1                                | 2                              | 3                                     | 4                              | 5                       | 6                                   | 7   |
|                                  |                                |                                       |                                |                         |                                     |   |
|                                  |                                |                                       |                                |                         |                                     |   |
|                                  |                                |                                       |                                |                         |                                     |   |
|                                  |                                |                                       |                                |                         |                                     |   |
|                                  |                                |                                       |                                |                         |                                     |   |

1. Cause of loss with full details :

2. Is there any out-break of epidemics in the vicinity :

3. Date of occurrence of accident or diseases, when seen first :

4. What were the steps taken to prevent death after the accident or disease or epidemics? :

5. Whether the accident or disease caused total loss of fishes or only partial loss :

6. Date by which the loss is total :

7. When notice was sent to the certifying Fisheries Officer :



8. Source and date of purchase of fishes and price paid and weight/size :
9. Whether the fishes were free from disease, defect etc. at the time of purchase and who had ensured this :
10. If loss has been due to pollution, poisoning, malicious act, negligence, error, or omission, give details :
11. Amount of Claim (Cost of production) :
12. Whether the salvage is realised and disposed of, if so, Amount? :
13. Are fishes insured elsewhere? Are you receiving compensation from any other source? If so, from whom? :
14. When was the premium paid? :
15. Total volume of bunds in cubic meters before loss :
16. Volume of earth washed-away in cubic meters. Furnish details separately? :
17. Measurements of breaches, if any :
18. Cost for repairs/reforming of bunds :
19. Rate paid for cubic meters of earth work :
20. Total amount of claim (Fish/Bunds) :

I/We, the above named, do hereby to the best of my/our knowledge and belief warrant the truth of the forgoing statement in every respect and affirm that proper treatment and care was given to the fishes.

I/We agree that if I/We have made or in any further declaration the Company requires in respect of the said accident or disease, shall make any false statement or any suppression or concealment the policy shall be void and all rights to recover there under in respect of past or future accidents/diseases will be forfeited.

Place:

Date:

SIGNATURE OF THE INSURED

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**CLAIM FORM: PART - I**

**MIP-20 : INLAND FRESH WATER FISH SUKSHMA BIMA SCHEME**  
**UIN No.NIA-OM-P15-45-V01-14-15**

**CLAIM FORM CERTIFICATE**

Policy No.:

Claim No.:

(To be filled-in by the concerned authority of the State Fisheries Dept.)

1. Name of the Insured in Full :
2. Location of the Farm :
3. Date of Stocking (Breed wise) :
4. Stocking Density :
5. Age at the time of death/loss :
6. Species of the fishes :
7. Average weight at the time of death :
8. Value at the time of death (In terms of Incurred Expenses) :
9. Cause of Loss  
(Pl. enclose detailed Note) :
10. Whether the loss is total or partial?  
(If partial specify in terms of approximate percentage) :
11. Methods adopted for assessment of Loss :
  - a) Drag Netting
  - b) Draining of Pond
  - c) Any other Method
12. Percentage of Salvage and value expected :
13. Whether salvage is fit for human consumption :
14. If the loss is due to disease whether any specimen collected and sent to Laboratory :



[www.newindia.co.in](http://www.newindia.co.in)

15. Remedial measures suggested if any prior to occurrence of loss :
16. Had the Insured taken necessary preventive measures/steps for minimizing the loss? :
17. Had the Insured taken proper care and observed all the scientific guidelines? :

I/We certify that the answers to the questions are correct to the best of my/our knowledge and belief. I/We also certify that the required books are being maintained in proper order and death has no adverse reflection on care and management of the Insured fishes.

I/We confirm that the physical verification of the dead fish has been done by me/us. (In case you have any relevant information, or difference of opinion in connection with the claim, please specify)

Place:

Date :

Signature

Name, Qualification,  
Designation and  
Address

This Form should be completed without delay and forwarded, to the Company along with the Claim Form.