



MIP-17 : SHEEP AND GOAT SUKSHMA BIMA POLICY (PROSPECTUS)

UIN No.NIA-OM-P15-42-V01-14-15

SCOPE OF COVER

The Scheme provides rates, terms and conditions to underwrite the Sheep & Goat Insurance Business in India. All Indigenous, Cross-bred and Exotic Sheep and Goat will be covered under this Scheme.

- 1) Indigenous animal means whose parents are of Indian breed.
- 2) Exotic animal means whose parents are of foreign breed. This includes animals born in India as well as those born abroad.
- 3) A cross-bred animal for insurance purpose means one of whose parents is of foreign breed.

AGE GROUP:

Non Scheme animals	:	6 months to 6 years
Scheme animals	:	4 months to 7 years

VALUATION AND SUM INSURED:

- a) The market value of sheep and goats varies from breed to breed, from area to area and from time to time. The examining Veterinarians recommendations shall be considered as the proper guide for acceptance of insurance as well as for settlement of claims.
- b) Sum Insured will not exceed 100% of market value.

PREMIUM RATES:

Indigenous animals	4% gross per annum
For Cross-bred animals	5% gross per annum
For Exotic animals	6% gross per annum
Note: Premium Rate for Scheme animals is 2.75% net.	



GROUP DISCOUNT:

No. of Animals	Percentage of Discount
Upto 100 animals	No Discount
From 101 to 500	5% of total premium
From 501 to 1000	7.5% of total premium
From 1001 to 5000	10% of total premium
From 5001 to 10000	15% of total premium
Above 10000 animals	20% of total premium

MINIMUM PREMIUM: Minimum premium will be Rs.30/- per policy.

SHORT PERIOD RATES:

PERIOD (Not Exceeding)	Proportion of Premium
1 week	1/8 of annual rate
1 month	1/4 of annual rate
2 months	3/8 of annual rate
3 months	1/2 of annual rate
4 months	5/8 of annual rate
5 months	3/4 of annual rate
8 months	7/8 of annual rate
Exceeding 8 months	Full Annual Premium

INSURANCE COVERAGE:

The policy shall provide indemnity against death of sheep and goats due to accident including Fire, Lightning, Flood, Cyclone, Famine, Earthquake, Landslide, Strike, Riot or diseases contracted or occurring during the period of insurance.

EXCLUSIONS:

COMMON EXCLUSIONS:

- a) Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy without the consent of the Company in writing.
- b) Accidents occurring and/or Disease contracted prior to commencement of risk.
- c) Intentional slaughter of the animal 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 constituted Authority.
- d) Theft and Clandestine sale of the insured animal.
 - e) 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 consequences thereof or attempt thereat.
 - f) Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons.
 - g) Consequential loss of whatsoever nature.
 - h) Transport by air, and sea.
 - i) Any non-scheme claim arising due to diseases contracted within 15 days from the date of risk are not covered.

SPECIFIC EXCLUSIONS:

Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, Foot & Mouth Disease, Anthrax, H.S.B.Q. These diseases are covered by the policy if the animal is successfully inoculated (protected) and necessary Veterinary Certificates are supplied to the Company.

VETERINARY EXAMINATION:

- a) The report of the Veterinary Surgeon giving the age, identification marks, health of the animal and indication that protective inoculation has been completed, must be obtained for each proposal.
- b) Wherever Veterinary surgeons are not available, the Underwriting Offices with the approval of HO may accept certificates of health issued by Livestock Inspectors/Supervisors who are Diploma Holders. Such Certificates will be valid for acceptance of proposal only.
- c) Fresh Veterinary examination is not necessary if renewal is effected in time.
- d) Insurers may pay the Veterinarian a fee of Re.1/- per animal towards the examination fees at the time of acceptance of proposal.

IDENTIFICATION OF ANIMALS:

All Insured animals should be suitably identified by metal ear tagging and/or tattooing method. Natural identification marks should be clearly noted in the proposal and veterinary health certificate. Besides cost of ear tag, tagging charges not exceeding Rs.1/- per animal will be borne by the Company.

LOSS SETTLEMENT:

Loss settlement shall be made on the basis of market value as certified by Veterinary Surgeon or sum insured, whichever is less.



CLAIMS PROCEDURE:

In the event of death of animal immediate intimation should be given to the Company and the insured should furnish the following documents and required information.

- 1) Duly Completed Claim Form
- 2) Death Certificate from a Veterinarian on Company's form.
- 3) Post Mortem Examination report.
- 4) Ear tag wherever applicable.

SALVAGE:

No salvage value will be deducted from claims.

Company may engage an independent Veterinary Surgeon or another investigator in special circumstances.

TRANSFER OF INTEREST:

Provided previous notice in writing is given to the Company, a Policy may be transferred to an approved new owner or to cover a new (another) animal which is subject to adjustment of premium on a pro-rata basis and requirements such as ear tag and health certificate. Transfer fee of Rs.15/- should be collected.

MIGRATION OF SHEEP AND GOATS:

Claims arising outside the geographical area in situations like drought, epidemics and natural calamities, necessitating movement of insured animals are payable. Relaxation of the aforesaid nature can be extended to movement of sheep and Goats from lower to higher altitude as per weather conditions prevalent in the area. Further, migration of sheep and goats within 80kms.is allowed without any extra premium.

STANDARD FORMS:

Following forms should be utilized.

- 1) Proposal Form
- 2) Veterinary Certificate for acceptance of risk (Fitness Certificate)
- 3) Claim Form
- 4) Veterinary Certificate to be submitted during claim (Death Certificate and Post Mortem Report).



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If any animal described in the Schedule and belonging to the insured shall die within the geographical area specified in the schedule from any accident (due to fire, flood, lightning, cyclone and famine) or (b) disease inclusive of Rinderpest, Blackquarter, Hemorrhagic septicemia, Anthrax, Foot and Mouth Disease (FMD), Theilariasis, Enterotoxaemia, Sheep Pox, Goat Pox, H.S.B.O. (These diseases are covered by the policy if the animal is successfully inoculated(protected) and necessary Veterinary Certificates are supplied to the Company, contracted or occurring during the period of policy or (c) Surgical Operation of (d) Strike, Riot and Civil Commotion risks, then the Company will pay or make Good to the Insured, after receipt of the proof of death satisfactory to the company, the loss which the Insured shall suffer by the death of such animal not exceeding the Sum Insured in respect thereof as stated in the Schedule hereto or its market value at the time of loss, whichever is less.

PROVIDED ALWAYS that this Policy does not cover (unless expressly agreed to by the Company in writing) death directly or indirectly due to or arising out of or resulting from:

- 1) Malicious or willful injury or neglect, over-loading, unskillful treatment or use of animal for purpose other than stated in the Policy without the consent of the Company in writing.
- 2) Disease contracted prior to commencement of risk and any disease within 15 days from the date of commencement of Risk.
- 3) Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of the certificate issued by the qualified veterinary surgeon or in cases where destruction is resorted to by the order of lawfully constituted authority:
 - a) Transport by air and sea.
 - b) Transport by the Land beyond 25 Kilometers from the place of stable.
 - c) Transit by foot beyond 50 Kilometers from the place of stabling (normally not covered, but can be covered by payment of additional premium).
- 4) Theft or clandestine sale of the Insured Animal.
- 5) Partial Disability of any type, whether permanent or temporary.
- 6) Permanent Total Disability which (a) in the case of Milch Sheep results in permanent and total incapacity to conceive or yield milk and which (b) in the case of Goats results in permanent and total incapacity for breeding purpose, and (c) in the case of Goats results in permanent and total incapacity for the purpose of use mentioned in the proposal.
- 7) 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 consequences thereof or attempted threat.
- 8) The indemnity or compensation provided by this policy shall not apply to nor include an



accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radio-activity from any source whatsoever or from nuclear weapons material.

PROVIDED ALSO that this Policy does not cover consequential loss, howsoever arising.

NOTE:

- a) Exclusion No.8 as mentioned above can be deleted on payment of extra premium.
- b) In respect of Permanent Total Disablement claims, liability of the Company would be limited to 70% of the sum insured and as regards drought animals upto 50% of the Sum Insured, for MILCH animals less than 4 months pregnant or value of the said animal prior to illness, whichever is less.

CONDITIONS

1. If there shall be any incorrect or untrue statement in the proposal herein referred to or if the insured shall not state any material fact or circumstances at the time of proposal or afterward, or at the commencement of risk hereunder or on any alteration or extension of renewal of this Policy or on the Insured making any claim hereunder or if he shall make any false or fraudulent claim or shall fail in any particular fact to observe and perform the terms and conditions thereof, this Policy shall be void, and all premiums paid hereon shall be forfeited to the Company.
2. Every animal must be sound and in perfect health, and free from any injury at the time of the proposal for insurance, or for any renewal addition or substitution and must also remain in sound and be in perfect health and free from any injury at the time of payment of the premium or balances thereof.
3. The Insured shall permit any authorised representatives of the Company at all the times to inspect animals hereby insured and premises of the Insured and shall furnish any information which they may require, and shall comply with all reasonable regulations and direction from time to time and given by the Company.
4. The Insured shall give immediate notice in writing to the Company of any illness or lameness of, or accident or injury to any animal hereby insured within twelve hours of its occurrence.
5. The Insured shall cause every animal insured to have sufficient and proper food, water and shelter and shall keep secured all fences, yards, sheds and stabling and shall at all times and to the best of his knowledge and ability use and exercise every due and proper precautions and safeguard against loss or damage or danger of loss under this policy, the intent and meaning of this condition being that each Insured Animal shall have the same care and attention as when it was not insured.
6. In the event of illness or accident the Insured shall, at his own expenses, immediately obtain the services of a qualified veterinary surgeon and cause the animals to be



properly treated.

7. On the death of any animal hereby insured, the Insured shall give immediate notice thereof to the Company at the office which has issued the Policy and shall give the company an opportunity of inspecting the carcass the expiration of 24 hours of such notice shall have been received by the company. The insured shall also within 14 days furnish to the company such information accompanied by such veterinary certificates and satisfactory proof as to the death, identity and value of the animal as the company may require. 'NO TAG = NO CLAIM' Principle will be followed strictly.
8. If and when any claim under this Policy is made there is any other insurance by whomsoever covering the same animal, the company shall contribute only its rateable proportion.
9. If death of the animals hereby insured shall be due to the negligence, carelessness or wrongdoing of any person, the Insured shall not claim or accept any compensation from such person or persons, but shall at once give to the company all necessary information and assistance to enable the Company to secure such compensation and it shall be absolutely the right of the Company to sue in the name of the Insured and recover compensation from the persons causing the death and any monies or other compensation which shall be recovered belongs to the Company. The Company will indemnify the Insured against all costs and expenses so incurred with its written consent.
10. The Company may cancel this policy by sending seven days notice by registered letter to the Insured at his last known address and in such event will return to the Insured the premium less the pro-rata portion thereof for the period the policy has been in force or the Policy may be cancelled at any time by the Insured on seven days notice (Provided no claim has arisen during the then current period of Insurance), and the Insured shall be entitled to return of the premium less the short-rate premium at the Company's short period rates for the time the Policy has been in force.
11. If any difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall be referred to arbitration in accordance with the provisions of the Indian Arbitration & Conciliation Act, 1996, as amended from time to time and for the time being in force. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of this policy.

It is also hereby further 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 suit in a Court of Law, then claim shall for all purposes be deemed to have been abandoned and shall not hereafter be recoverable hereunder.



BANK MORTGAGE CLAUSE

To be attached to Policy Number:

It is hereby declared and agreed –

1. 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 the other parties hereunder shall be received by the Bank as an Agent for such parties.
2. that the receipts of the bank shall be at complete discharge of the company therefore and shall be binding on all the parties insured hereunder:

N.B.: The Bank shall mean the first named Financial Institution, Bank, named in the Policy.

3. that if whenever any notice shall be given or other communication shall be required to be made by Company to the Insured or any of them 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.
4. that any adjustment, settlement, compromises or references to arbitration with any dispute between the Company and insured or any of them arising or in connection with this Policy if made by the Bank shall be valid and binding on all parties insured hereunder but not as to impair the rights of Bank to recover full amount of any claim, it may have on other parties insured hereunder.
5. that this insurance so far only as it relates to the interest of Bank therein shall not cease to attach to any of Insured Property by reason of operation of condition(3) of a Fire Policy except where a breach of condition has been committed by Bank or its duly authorised agent(s) or servant(s) & this insurance shall not be invalidated by any act or commission on the part of any other Insured hereunder whereby the risk is increased or by anything being done to upon or in any building hereby insured or any building in which the goods insured under the Policy are stored without the knowledge of Bank, provided always that the Bank shall notify the company any alteration or increase of hazard not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay the company the necessary additional premium from the time when such increase of risk first took place, and –
6. 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 Mortgage or owner No Liability therefore existed the Company shall become legally subrogated to all rights of Bank to the extent of such payment but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such mortgager or owner or any party or parties insured hereunder or from any securities or funds so available.

NOTE: In case where the name of any Central Govt. or State Govt. owner and/or sponsored industrial financing or Rehabilitation Financing Corpn. of India & its Subsidiaries or L.I.C. of India is included the name of such institution in place of the word "Bank" in the said clause.



ENDORSEMENT FOR MIP-17 : SHEEP & GOAT SUKSHMA BIMA POLICY

UIN No.NIA-OM-P15-42-V01-14-15

1. It is hereby declared that in the event of sheep and goats dying by accident whilst within the geographical area specified in the Schedule, from any accident (inclusive of fire, lightning, flood, cyclone and famine) or any admissible diseases (Viz. Rinderpest, Blackquarter, Hemorrhagic, Septicaemia, Anthrax, Foot and Mouth Disease, Theilariasis, Bank Kumeri, Enterotoxaemia, Contageous Caprine Pleuropneumonia (CCPP), Osteoporosis, Tuberculosis, Sheep-pox and Parasitic diseases) If vaccinated properly and preventive and other curative measures taken from time to time; the company would entertain the claims at 80% of sum insured and balance 20% would be borne by the insured.
2. (a) In case of SFDA/MFAL/DPAP and Bank Financed animals. "Claim would be admissible only if 5% or 5 animals, whichever is less die at one time (i.e. 48hrs)"
(b) In case of animals other than the above mentioned in 2(a) "Claim would be admissible only 5% animals whichever is more die at one time (i.e. within 48hrs)."
3. Disease contracted prior to and within 15 days of commencement of risk is not covered.
4. Transport and transit risk will be covered on obtaining prior consent of the Company in writing and on payment of extra premium prescribed by the Company.
5. Consequential loss due to Breeding and Lambing/Kidding will not be covered under this policy.
6. Salvage value shall be deducted from claim amount.



SHEEP & GOAT SUKSHMA BIMA CLAIM FORM

UIN No.NIA-OM-P15-42-V01-14-15

(The issue of this form is not to be taken as an admission of liabilities)

SERIAL NUMBER _____ PERTAINING TO SCHEME ANIMALS ONLY

A) NAME OF BORROWER: _____
Bank's Name & Address: _____

To,
THE NEW INDIA ASSURANCE CO. LTD.
D.O./BRANCH

Sir,

Sub: Livestock Claim Intimation.

Policy No _____ Date from _____ to _____ (period) S. Nos _____
belonging to Shri/Smt _____ of _____
died on _____ or suffering from Permanent Total Disablement.

Kind of Sheep & Goat/breed	Sex	Tag No./Tattoo No.	Natural identification marks

This paper is submitted fulfilling all formalities of above claim, please make necessary arrangements for the settlement of claim. The tags of the above animals are submitted herewith.

Thanking you,

Date:

* Strike out the portion not applicable

Signature of borrower/Bank



B) DEATH CERTIFICATE

OR DEATH CERTIFICATE

a) Species..... we certify that the described below animal belonging to Shri/Smt _____ of _____

b) Breed _____
Sex _____
Age _____
Tag No _____/
Tattoo No _____

village _____ District _____ died. Animal physically verified by me/us at the place of accident/death.

Natural identification mark:

I hereby certify that the above mentioned animal belonging to Shri/Smt _____ of village _____ died on _____ due to accident/disease as confirmed by Post-Mortem &/or symptoms prior to death and Observation of carcass.

DESCRIPTION OF ANIMAL

Breed Male/Colour & other natural Tag animal age, Female identification Marks No.

Date:

Signature of Vet. Doctor

Name:

Signature
(Seal of Office)

Signature
(Seal of Office)

Qualification:

Note: - Above signatories should be any two of the below mentioned authorities:

Registration No.
Address:

- 1) Village Sarpanch
- 2) Officer of Milk Collecting Centre / Govt. VAS
- 3) supervisor /inspector of Central Co. op. Bank
- 4) President or any other officer of Co. op. Credit Society.
- 5) D.R.D.A. or Authorised nominee

c) BANK'S CERTIFICATE

We hereby certify that animal _____ bearing Tag. No. _____ belonging to Shri/Smt. _____ of village _____ under DRDA _____ in _____ Block was insured under Master Policy No. _____ Shri/Smt. _____ is an IRDP beneficiary with



The New India Assurance Co. Ltd.
(A Govt. of India Enterprise)

www.newindia.co.in

Bank Loan A/c. No. _____

Date:
Place:

Signature of Bank Official
Designation:
Name :
Address:

OFFICE NOTE

Master Policy No. _____ period date from _____ to _____ Insurance Certificate No. _____ period from _____ to Animal died on _____ intimated on _____ Claim amount Rs. _____ Insured amount Rs. _____ Premium @ _____ % Rs. _____ received full/short Rs. _____ vide receipt No. _____ dated _____.

THE CLAIM AND ABOVE FINDINGS HAVE BEEN FOUND CORRECT. HENCE CLAIM IS APPROVED FOR Rs. _____

Date on which voucher sent:
Received voucher back on:
Date on which cheque sent:

Authorised Signature



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PROPOSAL FORM

(This proposal must be accompanied by a certificate given by a qualified Veterinary Surgeon)

BENEFITS OF THE POLICY

The Insured animals are covered against death by diseases contracted or occurring during the period of policy, or accident (including fire, lightning, flood, inundation, storm, hurricane, earthquake, cyclone, tornado, tempest and famine) occurring anywhere in India or such other country or countries as the Company may agree to but excluding death directly or indirectly due to or resulting from:

1. Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy without the consent of the Company in writing.
2. Accident occurring and/or diseases contracted prior to commencement of risk.
3. Intentional slaughter of the animal except in cases 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.
4. Transport by air and sea.
5. Rinderpest, Blackquarter, Hemorrhagic, Septicemia, Anthrax and Food and Mouth Disease, Enterotoxaemia, Sheep Pox, Goat Pox, H.S.B.O. These diseases are covered by the policy if the animal is successfully inoculated (protected) and necessary Veterinary Certificates are supplied to the Company.
6. Consequential loss of whatsoever nature.
7. Theft or clandestine sale of the Insured animal.
8. Partial Disability of any type, whether permanent or temporary.
9. Permanent Total Disability which in the case of Milch Sheep results in permanent and total incapacity to conceive or yield milk, which in the case of Goats results in permanent and total incapacity for breeding purpose.
10. War invasion, act of foreign enemy hostilities (whether declared or not) civil war, rebellion, revolution, insurrection, mutiny tumult, military or usurped power or any consequences thereof or attempt threat.
11. The indemnity or compensation provided by this policy shall not apply to nor include any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons materials.



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1. Name of Proposer(s): _____
2. Address: _____
3. Occupation: _____
4. Give the following particulars in full, of each of the animals proposed for Insurance:

Animal's No or Mark and how identifiable	Species and Breed	Sex, colour and full distinguishing Mark (such as ear mark, soars etc)	Age in Years	Height	Date of purchase by the proposer and cost price to the proposer	Present Market Value	Sum for which Insurance is required

5. (a) State for what purpose the animal/s will be used: _____
 (b) Number of calving: _____
 (c) Date of last calving: _____
 (d) Location of the Farm of place where the animals are stabled: _____
6. (a) Where is/are animal/s stabled: _____
 (b) Give full particulars of the construction of the stable: _____
 (c) Is it under your sole occupation? If not, whose other: _____ animals are stabled in it?
7. Is fare the animals in the stable sound & healthy & free from vice? _____
 If not, give full particulars of defects & ailments, if any _____
8. Veterinary Services available:
 (a) Whether own veterinary services available or dependent on Government veterinary services _____

Number of qualified veterinaries whether part-time or whole time or on retainer basis _____

Veterinary services provided _____

Number of Sheep & Goats covered by each veterinary surgeon _____



Total area covered by each veterinary surgeon _____

Distance from veterinary dispensary _____

Annual budget sanction for drugs, vaccine, etc. for the entire dispensary _____

Storage conditions for drugs, vaccine etc. _____

Details of veterinary check up that insured animal gets as part of routine veterinary attention:

9. (a) Have you lost any animal/s during the last three years? If so, state particulars

Year	Cause of Loss	Number of animals lost

(b) Previous Sheep and Goat Insurance Claims experience (for the last three years)

Year	Policy No.	Name of the Insurer	Claim Amount	Whether claim settled in full or part or outstanding or repudiated

10. Have any of the animal/s proposed for insurance be ill or incapacitated through injury is during the past 12 months? If so, give particulars and state whether a Veterinary Surgeon was in attendance.

10. (a) How many other animals do you own? _____

(b) Are they insured and where? _____

(c) If not, why are they not proposed for insurance now: _____

(d) Were they insured previously and if so, where? _____

11. Are any of the animals now proposed for insurance or have any other animals belonging to you have been previously insured? If so, state name of the Company or Underwriter: _____

(a) What is the mode of branding /marketing the animals for the purpose of identification as indicated under question (4) above? _____

(b) Are the animals owned by the proposer but not proposed for insurance hereunder also similarly branded/ marketed? _____



12. Has any Company or Underwriter -
- a) Declined Insurance of any of your animals, or _____
 - b) Refused to renew their insurance or _____
 - c) Increased your premium or imposed special conditions on renewal _____
13. For what period is insurance required? For _____ months from _____
- a) Are you the owner of the animal? If not, state name and address of owner and also nature of your interest in the animal.

 - b) Is any bank or other financing institution interested in the animals? If so, state (i) name and address of the bank (ii) amount of loan outstanding _____
 - c) Is/are the animal/s proposed for insurance covered by SFDA/MFAL project. If so state:
 - (i) Address of the SFDA/MFAL agency _____
 - (ii) Amount of subsidy obtained from SFDA/MFAL agency _____

I/WE hereby propose to insure the abovementioned animal/s owned by me/us with THE NEW INDIA ASSURANCE CO. LTD. subject to the terms, conditions and exclusions of the Company's policy. I/WE warrant that the answers to the above queries are true and that all the animal/s are correctly described, are sound, in good health and free from vice and that they are and shall be used solely for the purpose above stated. I/WE declare that no information material to the insurance has been withheld and agree that this proposal shall be the basis of the contract between me/us and the Company.

Date: _____

Place: _____

Signature of the proposer

PROHIBITION OF REBATES:

The following is an extract of Section 41 of Insurance Act, 1938

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 live or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown in the policy; nor shall any person taking out or renewing continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses of rebates 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 five hundred rupees.



**VETERINARY SURGEON'S CERTIFICATE
(MIP-17 : SHEEP & GOAT SUKSHMA BIMA POLICY)**

UIN No.NIA-OM-P15-42-V01-14-15

(To be submitted along with proposal)

1. Name of Owner(s):
2. Address:
3. Occupation:
4. Description of the animal (s) proposed for insurance:

Description (State whether Sheep, Goat etc.)	Branding Mark	Species & Breed	Sex (if female whether in calf, calf at foot, freshly calved or heifer) colour and full distinguishing marks.	Exact age in years	Height	Present Market Value
1)						
2)						
3)						
4)						
5)						

(a) Is/are the animal/s sound, healthy and in good condition and free from vice?

(b) Have any of the animals ever suffered from any disease, illness or ailments? If it is so give particulars.

(c) Do they appear to be well cared and/or regularly fed?

(d) Is there any affection of heart, spleen or liver?

(e) Is there any sign of Mastitia, past or present?

(f) Is there any contagious or infectious disease prevalent in the stable or its vicinity?



-
- (g) Have all the animals been protected against Rinderpest, Haemorrhagic Septicaemia, Anthrax, Black Quarter, Enterotoxaemia, Sheep Pox, Goat Pox, FMD, H.S.B.O.? Give dates of Vaccinations for each disease.
-
- (h) Have all the animals been subjected to
- 1) Tuberculin test: if so, are they declared free from the infection of Tuberculosis?
 - 2) Agglutination test of Brucellosis and have negative reactors been vaccinated against this disease.
6. a) What is the source of the supply of the stock?
-
- b) How long have they been in the charge of the proposer?
-
- c) Have the females calved at the owner's premises? If it is so, was the calving normal?
-
- d) Date of last calving
-
7. Do you consider the risks normal?
-
8. Are the stable conditions good and conducive to good health?
-
9. Is there any other information you think the company should know? If this space is not sufficient give full information in the space provided (below).
-
10. Do you recommend the Company to accept the risk?
-



I CERTIFY that I have this day carefully examined the animals described in the above schedule and that the particulars, values and answers, to the questions are correct to the best of my knowledge and belief.

Signature _____

Qualification _____

Name & Address _____

Date: _____

NOTE

This report should in all cases be sent to the Company and should not be handed over or shown to the proposer. Examination fees are payable by the Proposer and should be recovered by the Veterinary Surgeon direct from him.

ADDITIONAL INFORMATION: