

Poultry Insurance

I. Scope and Features of the Scheme:

'Poultry' refers to poultry units consisting of chicks/ hens/ cocks /ducks, Turkeys, Quails and such other domesticated birds' reared for eggs and/or meat.

It includes (a) layer birds (b) Broilers (c) Hatchery birds (Breeding Stock).

For the insurance purpose, Exotic bird means that whose parents are of foreign breed either born in the country or abroad. A crossbred bird means one, of whose parents, is of foreign breed.

II. Applicability:

- (a) All birds in the farm should be covered.
- (b) The Scheme is applicable to Poultry farms which consist of minimum number of (i) Layer birds (ii) Broilers per batch iii) Breeding birds in Hatchery

III. Age:

- Layer birds - 1 day old to 72 weeks
- Broilers - 1 day old to 8 weeks
- Hatchery Birds - 1 day old to 72 weeks

IV. Premium rates:

Rates shall be fixed per bird for each of the following groups according to each market's conditions, mortality experience and facility of prompt veterinary services:

- (i) Layer birds
 - 1 day old to 20 weeks
 - 20 weeks to 72 weeks
- (ii) Broilers
 - 1 day old to 8 weeks per batch or per annum
- (iii) Hatchery
 - 1 day old to 72 weeks
 - (Extra premium to be charged for every additional increase than the maximum value fixed for the bird.)

V. Sum Insured per bird:

The market value of birds varies from breed to breed, from area to area and from time to time. Guideline valuation chart should be mapped out to be approved and attached for fixing the maximum sum insured per bird and to be the base of settling claims afterwards either for the Layers, for the Broilers or for the Hatchery Birds.

VI. Insurance Coverage:

The policy shall provide indemnity against death of birds due to accident (including Fire, Lightning, Flood, Cyclone, Famine, Strike and Riot) or

diseases contracted or occurring during the period of insurance, subject to the following exclusions:

- (1) Malicious/ wilful injury, neglect.
- (2) Transit by any mode of transport.
- (3) Improper management (including overcrowding)
- (4) Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals.
- (5) Theft and clandestine sale of birds.
- (6) Intentional slaughter of the birds 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.
- (7) Consequential loss however caused.
- (8) Permanent and partial disablement of any nature.
- (9) Loss of production
- (10) Loss due to:
 - (a) Fowl Pox, Infectious Bronchitis and other specifically named diseases. These diseases are covered by the policy only if the birds are successfully inoculated against these diseases, if preventive and curative measures are taken from time to time, and if the necessary veterinary certificates to that effect are supplied to the Company.
 - (b) Malnutrition
 - (c) Undergrowth
 - (d) Cannibalism
 - (e) Loss due to huddling and/or piling of birds.
 - (f) Avian leucosis complex (A.L.C.)
- (11) Salmonellas covered subject to submission of clean certificate from competent Authorities immediately after testing.
- (12) 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.
- (13) Any accident, loss, destruction, damage or, legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons.

VII. Veterinary Examination:

- (a) A Veterinary Certificate from a qualified Veterinarian showing the following details is necessary for acceptance of risk:
 - (1) Type of Birds
 - (2) Age of Birds

- (3) Details regarding housing, light, ventilation, temperature, insulation, floor, feeds, water, sanitation etc.
- (4) Vaccination and inoculation particulars.
- (5) Debeaking
- (6) Condition of health
- (7) Type and source of feed
- (8) Details of equipments
- (9) Details of management/staff
- (10) Veterinary assistance
- (11) Mortality rate with reasons for last 2 or 3 years

(b) The Insurer reserves the right to maintain his own check and depute.

VIII. Identification:

- (1) All the birds would be covered on flock basis. No identification is necessary.
- (2) Insured must maintain at their own cost lot-wise records to show inter alia (a) Mortality (b) Culling (c) Feed consumption (d) Incidence of diseases (e) Vaccination and medication (f) Purchases and sales (g) Daily Stock Register.

IX. Important Policy conditions:

- (1) The Poultry farm should have veterinary facility.
- (2) The cages if used must be maintained properly.
- (3) Proper house keeping.
- (4) In event of outbreak all healthy birds should be segregated and all precautions should be taken to arrest the spreading of the disease, under advice to the Insurance Company immediately.
- (5) Proper balanced standard feed and clean water should be supplied to birds.
- (6) Proper flock record should be maintained on day to day basis.
- (7) Transfer of interest/ ownership is not allowed.
- (8) In case of death/ outbreak of epidemic immediate notice within twelve hours should be given to Company. All birds should be segregated and produced to the representative of the Company or to any person authorised by the Company.
- (9) Debeaking and Deworming should be carried out regularly and record to that effect should be maintained.

X. Blanket Policies:

Blanket policies would be issued, subject to weekly declaration in favour of clients who maintain regular records of each unit/ lot by which group of birds could be identified and in which all illness suffered, treatment

provided and vaccinations carried out are recorded in the normal course of business. Additional premium at an agreed rate will be charged on pro-rata basis on receipt of declarations for the new stock, subject to Veterinarian's Certificate.

X I. Procedure for claims settlement:

(a) Admissibility of the claim:

Claim under the policy would be admissible only if the mortality in the Flock exceeds the limits given below: (for example)

<i>Weeks</i>	<i>Mortality</i>
Broilers: 1 day old to 8 weeks	5% of the population in each lot
Layers: 1day old to 8 weeks	5% of the population in each lot
9 weeks to 72 weeks	3% of the population in each lot

Compensation towards loss of the birds will be made only for death of birds exceeding the mortality percentage given above.

(b) Liability of the Company:

The Insured will be indemnified for 100% of the value of the bird at the time of death as per the valuation table given as guidelines.

XII. Claim procedure:

In the event of death of birds immediate intimation should be given to the Company and the Insurer should be supplied with following documents and required information:

- (1) Duly completed claim form
- (2) Death Certificate from a Veterinarian.
- (3) Post mortem report if required by the Company.

XIII. Salvage:

No salvage will be deducted from claim.

XIV. Housing and Equipments:

A separate fire policy may be considered to grant cover for housing and equipments.

POULTRY INSURANCE POLICY

If any poultry bird/s described in the schedule and belonging to the insured shall die whilst within the geographical area specified in the schedule from any disease or accident contracted or occurring after the commencement of the companies liability hereunder then the company will pay or make good to the insured, after receipt of proof of death satisfactory to the company, the loss which the insured shall suffer by the death of such birds not exceeding the sum insured in respect thereof as stated in the schedule hereto or its value as per the guideline chart issued by the company at the time of loss whichever is less.

Provided always that this policy does not cover death directly or indirectly due to, or arising out of or resulting from:

- 1) Malicious wilful injury, neglect, over crowding improper management or unskilful treatment.
- 2) Transit by any mode of transport.
- 3) Culling undergrowth, cannibalism, action of predators like preying birds and carnivorous animals.
- 4) Theft/ clandestine sale, missing of birds, intentional slaughters.
- 5) Death during act of vaccination, debeaking.
- 6) Consequential loss however caused.
- 7) Permanent and partial disablement of any nature.
- 8) Loss of production.
- 9) War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, insurrection, mutiny, military or usurped power or any consequences thereof or attempt threat.
- 10) Accident" loss destruction, damage or legal liability directly or indirectly caused by or contributed by or arising from nuclear weapons materials.
- 11) Fowl Pox, Infections, Bronchitis, Fowl spirochetes and, (If the routine vaccination against these diseases as per attached schedule is followed, the cover is extended).
- 12) Chronic Respiratory disease, Avian leucosis Complex
- 13) Salmonellas to be covered subject to submission of clean certificate from Government authorities immediately after testing.
- 14) Coccidiosis and disease to be covered subject to preventive and curative measures.
- 15) Loss of huddling or piling of birds caused by high temperature or low temperature during the process of breeding or not maintaining required temperature during the process of growing of the birds in the cage of sheds.

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 proposals or afterwards, or at the commencement of the risk hereunder or any alternation of this policy., or on the insured making any claim hereunder or if he shall make any claim hereunder or if he shall make any false or fraudulent claim, or shall fail in any particular to observe and perform the terms and conditions hereof, this policy shall be void, and all premiums paid hereon shall be forfeited to the Company.
- 2) Every poultry bird must be sound and in perfect health and free from any injury or disease at the time of proposal for insurance.
- 3) The insured shall permit any authorised representatives of the Company at all times to inspect the poultry birds hereby insured and the premises of the insured and the insured shall furnish any information which they may require and shall comply with all reasonable regulations and directions from time to time made and given by the Company.
- 4) The insured shall give notice in writing or on phone to the Company of any death/ outbreak immediately preferably within 12 hours.
- 5) The insured shall cause every poultry bird insured to have sufficient and proper feed, water, shelter and shall keep secure all fences, yards, shed and shall at all times and to the best of his knowledge and ability, use and exercise every due .and proper precaution and safeguard against loss or danger of loss under this policy, the intent and meaning of this condition being that each insured bird and shall have the same care and attention as when not insured.
- 6) In the event of illness/ outbreak/ accident the insured shall, at his own expense, immediately obtain the services of a qualified veterinary surgeon and cause the poultry birds to be properly treated.
- 7) If, and when any claim under this policy is made, there is any other insurance by whomsoever affected covering the same poultry birds, the company shall contribute only its rateable/ proportion.
- 8) If death of the poultry birds, hereby insured will be due to the negligence, carelessness or wrong doing of any person, the insured shall not claim or accept any compensation from such person or persons, but shall at once give 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 person or persons causing the death, and any monies 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 it written consent.
- 9) The Company may cancel this policy by sending seven day 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 at the Companies short period rates for the time the policy has been in force.

- 10) If any difference arises as to the amount of any loss or damage such differences shall independently of all other questions be referred to the decision of an Arbitrator, 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 person's as Arbitrators, of whom one shall, be appointed in writing by each of the parties within two months after having been required so to do in writing by the other party in case either party shall refuse' or fail to appoint an Arbitrator within two 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 meeting. The death of any party shall not revoke or affect the authority or powers of the Arbitrator, Arbitrators or umpire respectively and in the event of death of an Arbitrator, or umpire, another shall in each case be appointed in his stead by the party or Arbitrator (as the case may be) by whom the Arbitrator or umpire so dying was appointed. The cost of the reference and of the award shall be at the discretion of the Arbitrator, Arbitrators or umpire making the award. And 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 award by such Arbitrator, Arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

In no case, whatsoever, shall the company be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.

POULTRY INSURANCE PROPOSAL FORM

A. Proposal:

1. Name of the farm:
2. Name and Address of the Owner(s)
3. Location of the farm:
4. Name of Bank or Financing Institution:
5. Name of Agency if any:

B. Birds:

- Total no. of Units
- Total no. Unit / Shed
- Type of Birds: Broilers, Layer, Hatchery Bird
- Strain of birds
- Date of purchase
- Source of purchase
- Expected date of disposal

C. Housing:

1. Type of Grower/Broiler House:
2. Type of layer House:

D. Equipments:

1. No. and type of feeders:
2. No. and type of waterers:
3. Other equipments :

E. Veterinary Service/Management:

1. Is there any qualified Veterinarian attached to the Farm? Yes / No.
2. His name and address:
3. If no, whose service is availed? Name and Address:
4. Who is staying in the farm premises permanently?

F. General Information:

1. Vaccination details:
2. Whether debeaked, and if so when?
3. Whether dewormed, if so when?
4. Source of feed supply:
5. Experience details and previous training courses in Poultry Fanning.
6. Have there been any epidemic outbreaks during last 3 years?
If 'so give details.
7. Do you stock essential medicines in the farm?
8. Do you maintain the following records?
 - i) Daily stock position
 - ii) Daily feed consumption
 - iii) Daily mortality Register
 - iv) Daily production

- v) Daily culling
- vi) Books of Account
- vii) Daily purchase/ sale record

9. Have you ever proposed your birds for:

- i) Poultry Insurance? If so, give name of the company.
- ii) Has any company :
 - a) Declined to issue a policy to you?
 - b) Declined to continue insurance?
 - c) Declined to renew the policy?
 - d) Imposed any restrictions or special conditions?

10. Period of insurance:.....

I/We declare that the foregoing statements are true to the best of my/our knowledge and belief and that I/we have disclosed all particulars effecting the assessment of the risk. I/We agreed that this proposal and declaration shall be the basis of the contract between me/us and the Company.

Date:

Signature of the proposer

Place:

Poultry Insurance

Veterinary Surgeon's Certificate (Fitness Certificate)

A. Name of the Owner:

Address:

B. Birds' and Farm's details:

1. Type of Birds
2. Breed
3. Vaccination details
4. Have you verified these details? If so, are you satisfied?
5. Your opinion about the birds' health.
6. Whether housing, light, ventilation, temperature, insulation, floors, feeders, waterers, sanitation and feed are up to the standard requirement?
7. Age of the birds shed/house-wise
8. Identification:
9. Debeaking and deworming details (day-dates)
10. Last 3 years' mortality details:
11. Diseases prevalent in the vicinity:
12. General opinion about overall management:
13. Any other information you may deem necessary for the Insurance Company.
14. Do you recommend to Company to accept the risk?
15. Do you certify the risk normal?

I certify that I have, this day, examined the birds described above and that the particulars given therein are correct and birds are healthy and free from diseases. I also certify the date of vaccination as given above and that there is not contagious, infectious disease prevalent in the farm or its vicinity.

Place:

Date:

Signature of the Veterinary.
Surgeon

Name:

Qualification:

Address

NOTICE

This report should in all cases, be sent to the Company and should not be handed over or shown to the proposer.

POULTRY INSURANCE

Claim Form

(To be filled in by the Insured)

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

Name of Insured (in full):

Address:

Occupation:

A. Description of Bird /s claimed for:

1. Type of Bird/s and Breed:
2. Colour
3. Marks
4. Age (in weeks)
5. Value prior to illness

B. When was the bird /s first seen ill?

C. When was notice sent to Veterinary Surgeon?

D. Dates of attendance

E. When first and last seen by Veterinary Surgeon

F. Name and address of Veterinary Surgeon who attended.

G. Place of death and date.

H. Cause of death:

If from disease, how do you account for it?

If from accident, how did it occur and name of the in charge during the event?

I. Which diseases are prevalent in your farm?

J. Amount of claim:

K. Is the bird/s insured elsewhere?

Are you receiving compensation from any other source? If so, from whom?

L. What steps were taken by you after the disease was noticed to prevent the same?

M. When was premium paid?

I/We, the above named do hereby to the best of my / our knowledge and belief warrant the truth of foregoing statement in every respect and affirm that proper treatment and care was given to the bird. I/We have made or in any further declaration the Company may require in respect of the said accident, shall make any false statement or any suppression concealment, the policy shall be void and all right to recover there under in respect of past or future accident shall be forfeited.

Signatures of Insured

Date:

Place:

Poultry Insurance
Veterinary Surgeon's Certificate
(Death Certificate and Post Mortem Report)

Private &
Confidential

A. To be certified by Veterinary Surgeon:

- 1) Name and address of the Insured:
- 2) Number of sick and affected birds: (Describe the condition of the birds).
- 3) Description of the dead bird/s:
- 4) Identification of the birds, if any:
- 5) Overall management of the farm:
- 6) Age of the dead bird/s:
- 7) Disease suspected:
- 8) Date when affected:
- 9) Line of treatment given:
- 10) Date and time of death:
- 11) Date, time and place of P.M. :
- 12) General condition of the birds: (External abnormality noticed if so explain)
- 13) Discharge, (if any, with colour & consistency)
- 14) Disease investigation report in brief: (should be from Authorised laboratory).
 - a) Material sent for laboratory
 - b) What are the ' findings?

B. External Examination Report:

C. Internal Examination' Report:

D. Disease confirmed:

This is to certify that I had personally visited the farm and conducted the post mortem/s (no.) on.....at hours and in my opinion the said bird/s died due to because I have confirmed the diagnosis on the above observations.

Place:

Date:

Signature:

Name & Address:

Reg. No.

POULTRY INSURANCE SCHEME (EPIDEMICS ONLY)

1) Applicability: Poultry Farms having a minimum of **(a)** 2500 birds (Layer Stock only) **(b)** 1000 birds for Hatchery (Parent Stock). This Scheme is not applicable to Broiler birds.

2) Age Group: 8 weeks to 72 weeks

3) Scope of Cover: Following epidemics are covered:

01) Ranikhet	Disease
02) Fowl Pox	"
03) Gumboro	"
04) Marek's	"
05) Salmonellosis	"
06) Fowl cholera	"

Note: **(a)** For Layer birds at least 2 epidemics have to be opted for. **(b)** Hatchery birds at least 3 epidemics have to be opted for.

4) Acceptance of Cover:

- (a) The Cover will be subject to production of vaccination certificate is from qualified veterinary Surgeon or from the Hatcheries from where the birds were purchased.
- (b) Cost of certificate/s should be borne by the proposer.
- (c) Compulsory inspection of the risk by Company's Veterinary before assumption of risk, besides periodical routine inspection at intervals.

5) Valuation:

- (a) Layer Stock: as per valuation chart.
- (b) Hatchery Birds: To be decided by individual Company and Hatchery after negotiations.

6) Premium:

<u>Layer birds</u>	<u>Hatchery birds</u>
Rate to be fixed per bird per disease	1) per bird per disease 2) per bird per six epidemics subject to maximum value per bird. For every increase in value of Hatchery birds, an extra premium per disease will be charged.

Note: Each proposal should be rated according to flock strength, mortality and management of farm.

7) Claims:

- (a) Claim is admissible only due to death of birds arising out of epidemic disease(s) as covered under the Policy.
- (b) To establish the outbreak of an epidemic, notice of death of at least 2% of the total flock on the first day of outbreak will have to be given to the company.