



SAMPOORNA PASHUDHAN KAWACH



Why AIC SPK Policy?



Sampoorna Pashudhan Kawach : Protecting India's Livestock



A Comprehensive Insurance Solution for Livestock Farmers

Addresses the unique risks faced in rearing different types of livestock

Covers a wide variety of livestock type

- Milch Cows
- Milch Buffaloes
- Calves/Heifers
- Stud Bulls
- Bullocks/ Castrated Male buffaloes

Indemnity-based policy: Claims are paid based on the Sum Insured/Market value (whichever is less)

Sampoorna Pashudhan Kawach : Coverage Options

- **Accident Cover**
 - Death due to accidents
 - Death due to surgical operations
- **Disease Cover**
 - Death due to any diseases, excluding 13 listed diseases subject to production of vaccination certificates



Anthrax

Fever with swelling of body and secretion of milk is reduced.



Foot and mouth disease

Excessive salivation and appearance of blisters.



Sampoorna Pashudhan Kawach : Key points

Deductibles & Excess

- Optional deductibles are available ranging from 0 – 30%



DEDUCTIBLE

Sum Insured

- Determined at policy inception based on:
 - Market value assessed by veterinary experts



Sampoorna Pashudhan Kawach : Premium Rates

Gross Premium with Tax			
Deductible	1-year rates	2-year rates	3-year rates
0%	5.000%	8.000%	11.750%
10%	4.500%	7.200%	10.575%
20%	4.000%	6.400%	9.400%
30%	3.500%	5.600%	8.225%

Sampoorna Pashudhan Kawach : What's Not Covered?

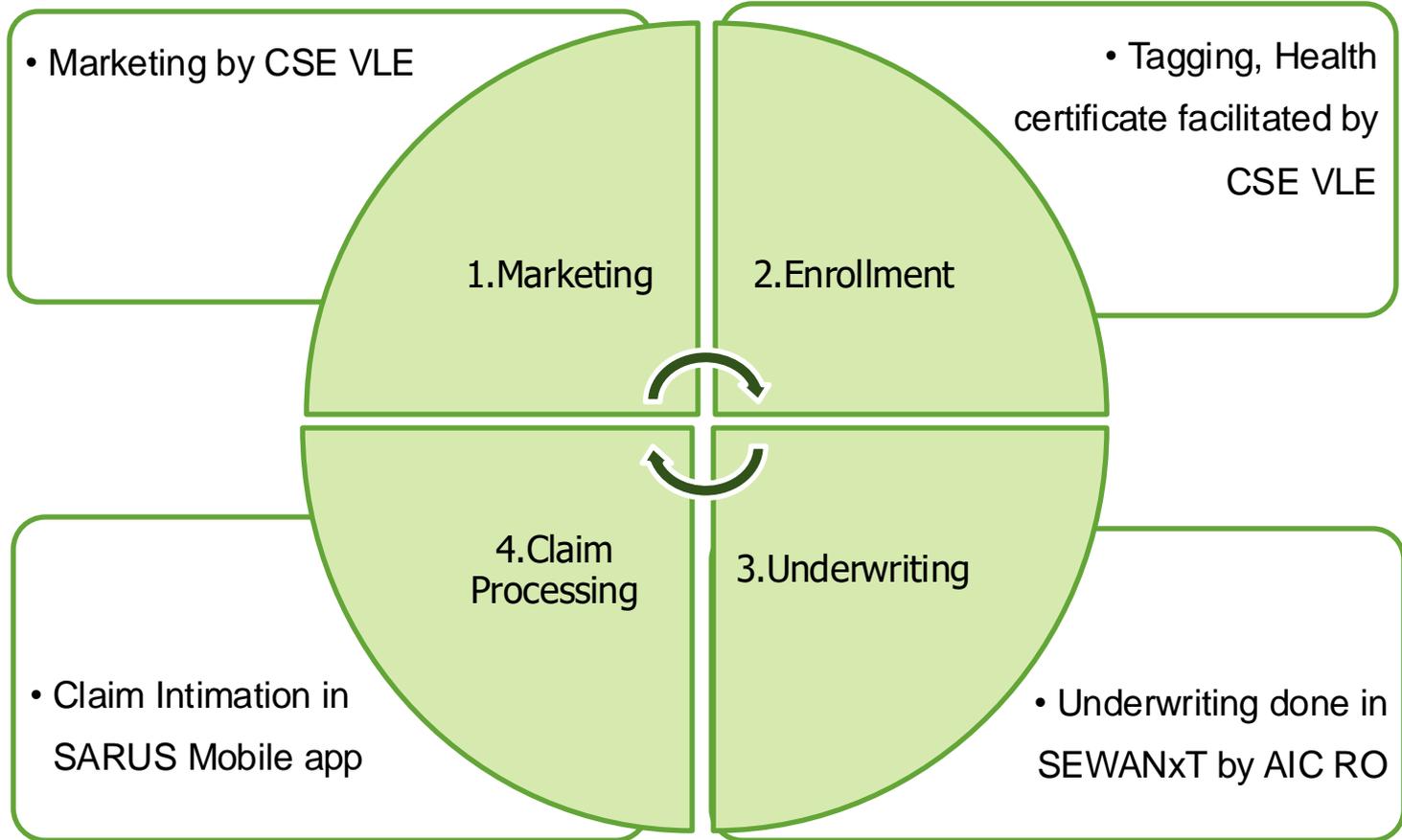


General Exclusions

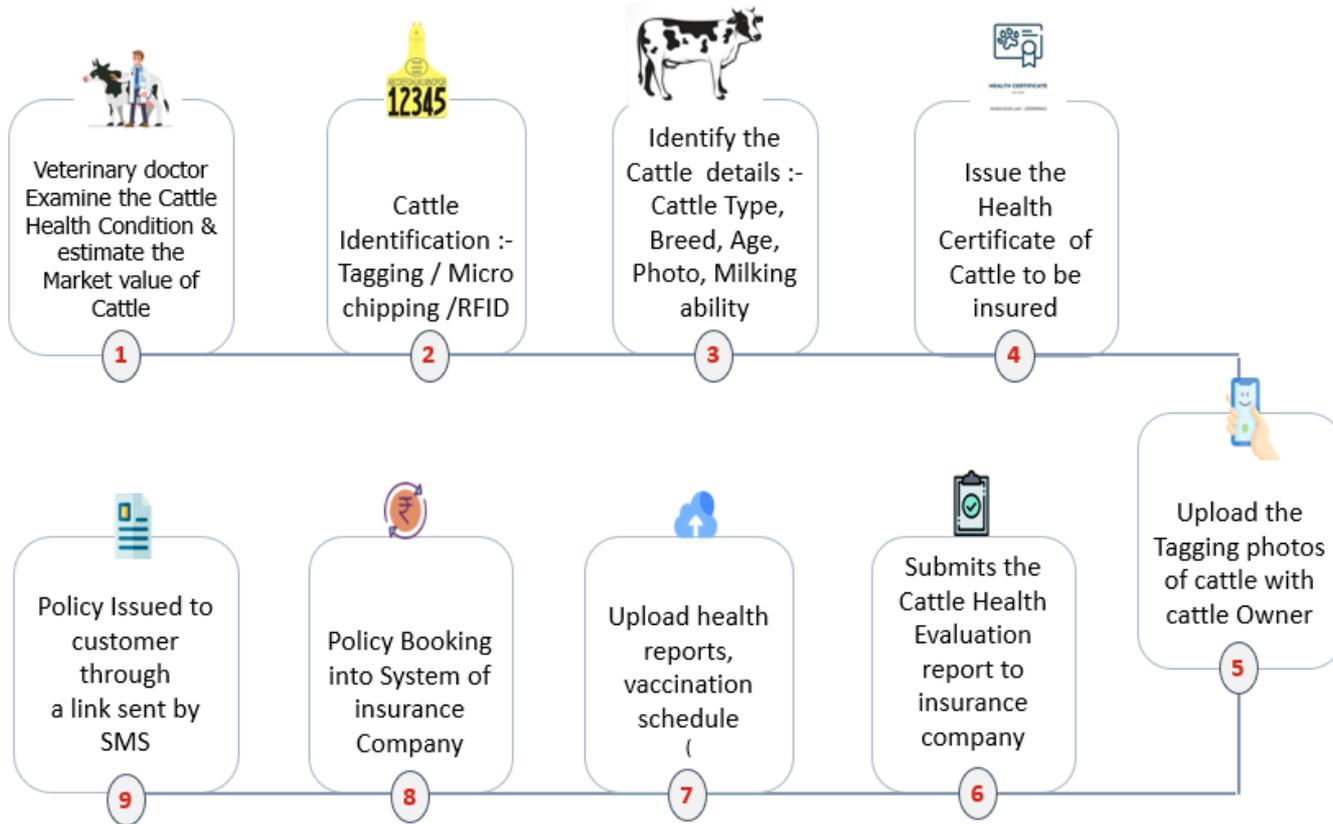
- **Misconduct or Neglect:** Malicious acts, overloading, improper treatment, or using livestock for unauthorized purposes.
- **Pre-existing Conditions:** Accidents or diseases occurring before policy coverage begins.
- **War and Civil Unrest:** Losses due to war, riots, strikes, or government actions.
- **Intentional Slaughter:** Killing livestock except for humane reasons with proper authorization.
- **Policyholder Actions:** Losses caused intentionally by the policyholder or their associates.
- **Air/Sea Transport:** Unless specifically covered by an additional premium.
- **Radioactivity and Hazardous Materials:** Losses caused by nuclear events or hazardous materials.
- **Theft and Illegal Sales:** Stolen or illegally sold livestock.
- **Partial Disability:** Partial disabilities, whether temporary or permanent.
- **Waiting Period:** Death due to disease within 15 days of policy start.
- **Consequential Losses:** Indirect losses arising from covered events.
- **Straying or Missing Livestock:** Losses due to livestock wandering off or disappearing.

Note: Livestock specific exclusions mentioned in detailed Policy wordings

PROCESS FLOW



Sampoorna Pashudhan Kawach : On-boarding of cattle



Sampoorna Pashudhan Kawach : Ear tags and Tagging



Tagging process



Ear tag and applicator



Male and Female Part

- ✓Physical Ear Tag Mostly used by every insurance Company / Govt, Bank & Dairy
- ✓Cost Effective
- ✓Unique Identity for Cattle to be insured

Sampoorna Pashudhan Kawach : Claim Process

Occurrence of an event

- Death due to Accident
- Death due to surgery
- Death due to diseases

Claim Intimation

- Report to the company **within 24 hours**
- 15 days Waiting Period for death due to diseases

Inspection and Verification

- Allow company inspection within 24 hours.
- **No tag No claim**
- FIR for accident cases
- Treatment chart as requested

Claim Submission

- Claim form
- Death certificate
- **Intact Ear tag**
- Photos of livestock
- Aadhaar card copy
- Bank account details of farmer
- Other claim documents as requested

Claim Payment

- Review of claim documents and claim details
- Verification of eligibility as per policy terms.
- Payment within 30 days of claim approval

1. When will be the insurance cover start?

After the waiting period i.e. 15 days from the date of payment of premium or date of acceptance of the proposal form. No claim shall be paid during the waiting period except accidental death.

2. What are the documents required for enrolment?

Aadhar Card, Bank Passbook, Health Certificate by Veterinary Doctor.

3. Is any Photographs required at the time of enrolment?

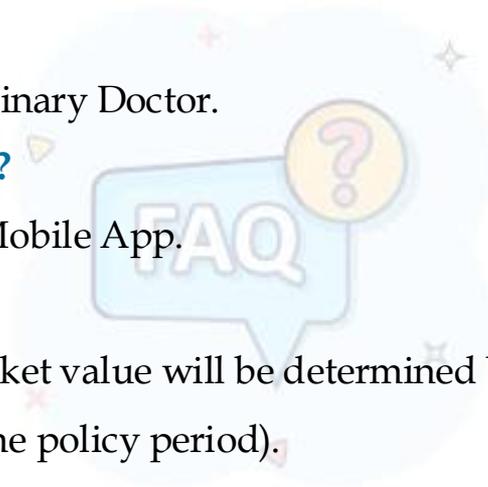
Yes, Photographs must be uploaded in the AIC SARUS Mobile App.

4. What is the eligible Sum Insured?

Sum insured will be decided based on market value. Market value will be determined by the Veterinary Doctor. Sum insured will not change mid-term (during the policy period).

5. Is Tag mandatory?

AIC Tag has to be applied at the time enrolment. AIC Tag is not required, in case, the cattle is applied with NDDDB Tags. *****other Insurance Company tag not accepted



6. What is the Period of Insurance?

Annual policy with term of 1 to 3 years. Accordingly, the premium rates will vary.

7. How to enroll the Cattles?

Cattle enrolment only through AIC SARUS Mobile App. No offline enrolment is allowed.

8. Who can issue Health Certificate & Apply the Tag?

Veterinary Doctors.

9. What is the proof of payments?

The Certificate of Insurance link shall be sent to the insured farmers mobile up on successful payment of the premium and required documents. Farmers can download the Certificate of Insurance by clicking the link.

10. How to submit the Claim documents?

The Claim documents can be submitted through AIC SARUS Mobile App.





THANK YOU