

Bajaj General

Cattle Insurance



INTRODUCTION

Bajaj General offers comprehensive cattle and livestock insurance to safeguard farmers against financial losses due to animal death due to diseases, or accidents. Their policies aim to support rural livelihoods by providing financial security and promoting sustainable livestock management.



COVERAGE

Accidental death or death from any disease of any animal covered under this policy.



POLICY TERMS OFFERED

Minimum term to be offered is **1 Year**. Long term policies can be offered for **2 Years & 3 Years**.

PROCESS FOR ISSUANCE



Physical health check-up to be done of each animal/cattle before its Tagging.

Take at least 5 digital photographs at the time of tagging for identification purpose. The photo should contain:-



Photo of Tag: Number visible which has been applied on ear of animal/cattle.

Front: Both the horns visible to find the breed character.

Both Side: To see the body colour and health condition of animal/cattle.

Back: To see the tail colour and udder of cattle for lactation status.



Collect Proposal form duly signed by Farmer (or it's relative)/ milk society & SubVet's Signature, etc.



Health Certificate by Veterinary Doctor

AGE GROUP

Animals of age in years shown below shall be accepted under the Standard Insurance.

I	a)	Milch cows (Indigenous/ Cross-bred/Exotic)	2 Years (or age at first calving) to 10 years.
	b)	Milch Buffaloes	2 Years (or age at first calving) to 12 years.
	c)	Stud Bulls (Cow/Buffalo species)	3 Years to 8 years or earlier age at sexual maturity.
	d)	Bullock (castrated bulls and castrated male buffaloes)	3 Years to 12 years.
II		Indigenous, cross-bred and exotic female calves/heifers	From 4 months up to the date of first calving or minimum age as in (I) (a) and (b).
III		Sheep and Goats	6 Months to 6 Years.

EXCLUSIONS

No indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 1) Malicious or wilful injury or neglect, overloading, unskilful treatment or use of animal for purpose other than stated in the policy without the consent of the Company in writing.
- 2) Accidents occurring and/or disease contracted prior to commencement of risk.
- 3) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.
- 4) Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering or human consideration on the basis of the certificate issued by qualified veterinary surgeon or in cases where destruction is resorted to by the order of lawfully constituted authority.
- 5) Any loss or damage caused wilfully or knowingly by the Insured, or any loss or damage in which the Insured or any person acting on his behalf is involved implicated.
- 6) Transport by air and sea. Transport by and beyond 25 kilometres from the place of stabling by any means other than by foot and beyond 50 kilometres from the place of stabling in case of transit by foot.
- 7) Death due to Plueropneumonia.
- 8) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or nuclear weapons material or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 9) Theft or clandestine sale of the insured animal
- 10) Partial disability of any type, whether permanent or temporary
- 11) Death due to any disease contracted within 15 days from the date of commencement of the policy
- 12) Any consequential loss, however arising

Specific Exclusion: (For sheep and Goats):

Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, 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.



CLAIM PROCESS



Scan QR Code



Use below link
<https://bit.ly/bjazcattle>



Send a "Hi" on Whatsapp
to 75072 45858

Contact

Claim registration using any of the above options

Survey-within 24 hours

Verification of information/documents

Claim approval

Claim amount gets credited in the given bank account

Download our "**Bajaj General App**"
to know the status/information of your claim and policy.

Disclaimer: The above information is just indicative in nature. All the benefits are payable as per policy limits, exclusions and conditions.

