

## PROSPECTUS

### INLAND FISH INSURANCE

#### What is covered?

The policy indemnifies the insured against the total loss, due to death of the insured fish as a result of accident occurring during the policy period.

Total loss will be construed when the percentage of loss of insured fish is at least (80% or 60%) of the total population of insured fish in pond. The insured, based on his requirement, can opt for the above specified percentages as a basis for defining Total Loss.

The policy can be extended to cover:

- Total loss of fish due to diseases
- Total loss of fish due to act of god- perils namely flood, inundation, storm, tempest, cyclone etc.

What is not covered?

- Excess percentage as opted, on each and every claim
- Any claim arising within 3 days from the commencement of the policy.
- Losses due to natural mortality, burglary, house-breaking, theft, clandestine sale
- Loss of fishes during transit by any mode
- Consequential losses
- Asphyxia
- Loss due to intentional poisoning
- Loss due to improper management or rough handling of fishes
- Loss attributable to Act of God perils, unless specifically covered
- Any loss or damage while cleaning of ponds or changing of water or due to variation in PH factor, physical and chemical status of water or soil
- Fish farming in Brackish-water and Marine Fisheries
- Terrorism, radioactivity, nuclear substances, war and any consequences thereof

#### How is the Sum Insured calculated?

Sum Insured under the policy can be calculated either on Input cost basis or Market Value basis

For deriving sum insured by Input cost method, the cost of seeds/advanced fry/ fingerlings, labour cost, cost of inputs and other incidental expenses are considered.

For deriving sum insured by Market value basis, value of insured fish per hectare as certified by Fisheries department is considered.

#### How is the claim settled?

- Upon the happening of an event giving rise to a claim, immediate notice of the occurrence of the loss is to be provided to the Company and Fishery Extension Officer
- A written notice in the prescribed format should also be submitted to the Company
- Duly completed claim form (signed by the Insured and authorized representative from Fishery department or Fishery Extension officer) & other claim documents to be submitted to local office of the Company within 14 days of the occurrence of the Total Loss.
- Original certificate issued from Fishery department of insured under this policy, to be surrendered to the local office of the Company. In case this is not done, the claim becomes voidable at the Company's option.
- Insured needs to keep the stock of dead fishes for 24 hours as Company's authorized representative or surveyor will visit for the spot inspection.

The following documents are generally required for the assessment of the claim:

- i. Duly completed claim form
- ii. Original Policy document
- iii. Certificate from Fishery department issued at the time of policy issuance.

#### **ICICI Lombard General Insurance Company Limited**

IRDA Reg. No. 115  
Mailing Address:  
601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

CIN: L67200MH2000PLC129408  
Registered Office Address:  
ICICI Lombard House, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi,  
Mumbai 400 025

UIN : IRDAN115P0002V01200809 (Inland Fish Insurance)  
Toll free no : 1800 2666  
Alternate no : 86552 22666 (chargeable)  
E-mail : customersupport@icicilombard.com  
Website : www.icicilombard.com

- iv. Certificate from Fishery Extension Officer or any authorized representative from Fishery Department certifying the cause of death and details about the loss
- v. Survey report
- vi. Photographs of dead Insured Fishes. Photograph must be such that it gives the clear idea about number of fishes died
- vii. In case of death due to any disease (if specifically covered under the Policy) all the papers in connection with the Treatment, Diagnosis record received from Authorized representative from Fishery department or Fisher Extension officer
- viii. Revenue Authority certificate in case of Act of God perils.
- ix. Receipts & Bills of expenditures
- x. Books of Accounts and records.

This brochure contains only brief details of the Policy. For further details please refer to the Policy or contact the authorized representative Company, You may also write to us at:

ICICI Lombard General Insurance Company Ltd.  
ICICI Lombard House,  
414, Veer Savakar Marg,  
Near Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400025

### **COMPANY PROFILE**

ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED is a joint venture company between ICICI Bank Ltd. and Fairfax Financial Holding Ltd., Canada Ltd.

ICICI Bank Ltd., a public financial institution and a diversified financial group offering by itself and through specialized subsidiaries/ affiliates variety of financial products and services, was founded in 1955 at the initiative of World Bank, Government of India and representatives of Indian industry.

Lombard ranks amongst the leading non-life insurance companies of Canada. IL specializes in deploying up-to date technology to offer its clients a complete range of insurance products.

ICICI Lombard General Insurance Company in pleased to bring you an array of insurance products catering to risks specific to the Rural Sector:

- Home Insurance
- Agricultural Pumpset Insurance
- Weather Insurance
- Secure Mind Policy
- Cattle Insurance
- Livestock Insurance
- Motor Insurance (covering Car, Tractors. Two wheelers, Commercial Vehicles)
- Group Health Insurance/ Individual Health Insurance
- Group Personal Accident Insurance/ Individual Personal Accident Insurance
- Fire and Special Perils insurance
- Electronic Equipment Insurance
- Machinery Breakdown Insurance
- Burglary Insurance
- Ali Risks Insurance
- Money Insurance
- Fidelity Guarantee insurance

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STATUTORY WARNING

PROHIBITION OF REBATES  
(Under 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 lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables 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.

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