Managing Director,
Haryana Livestock Development Board,
Pashudhan, Sec-2, Panchkula.

To
Senior Divisional Manager,
O/o The New India Assurance Company (CDU 312700),
R/2 near B. K. Chowk N. I. T.
Faridabad.

Subject:- Risk Management and Insurance Scheme- regarding work allotment for the year 2018-19.

Memo:

On the basis of the tender floated in regard to providing of rates of insurance premium and tender quoted by you along with Hindustan Insurance Brokers Ltd., the work of Livestock Insurance in the state is hereby allotted to be executed on the terms and conditions as per guidelines of Govt. of India and as per the conditions contained in the work order on the rates of insurance premium offered by your company along with “Hindustan Insurance Brokers Ltd.” in the tender and other term & conditions accepted, the work of livestock insurance will be carried out in the state for the year 2018-19.

a. Work allotted to the company.

New India Assurance Company along with Hindustan Insurance Brokers Ltd.

b. Area of operation:- Entire state

c. The terms & conditions:-

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Operation Area</th>
<th>Type of Livestock</th>
<th>Insurance premium rate</th>
<th>For one year</th>
<th>For Three years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Livestock Insurance Scheme</td>
<td>Entire State</td>
<td>i. “Milch Animals.</td>
<td>Applicable</td>
<td>1.49 % + Service tax/GST if any extra</td>
<td>4.28 % + Service tax/GST if any extra</td>
</tr>
<tr>
<td>(GOI)</td>
<td></td>
<td>ii. Male Buffalo/Cattle</td>
<td>With Agent Commission</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>iii. Sheep/Goat units of 10 + 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>iv. Piggery unit of 3 + 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>v. Pack animals (Mule, horse, Ponies, donkeys)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>vi. Camels</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. The committee of the price fixation for the sum assured under the livestock insurance of all species of animals will comprise of representative of insurance company & the owner of the animal as per guidelines of Govt. of India under the supervision of Vety. Surgeon. Further added that the suggestive market prices of different species could be considered by the committee as under:-

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Species</th>
<th>Milk Yield</th>
<th>Av. Market Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Milch Buffalo</td>
<td>7.5 Kg – 10 Kg/day</td>
<td>50000</td>
</tr>
<tr>
<td></td>
<td>-Do-</td>
<td>10 Kg &amp; above</td>
<td>60000</td>
</tr>
<tr>
<td></td>
<td>Milch Cattle (Cross Breed, Desi)</td>
<td>10Kg &amp; above</td>
<td>40000</td>
</tr>
<tr>
<td>---</td>
<td>---------------------------------</td>
<td>--------------</td>
<td>-------</td>
</tr>
<tr>
<td>2.</td>
<td>Indigenous Cattle</td>
<td>7.5 Kg – 10 Kg</td>
<td>30000</td>
</tr>
<tr>
<td>3.</td>
<td>Sheep/Goat</td>
<td>Each</td>
<td>4000</td>
</tr>
<tr>
<td>4.</td>
<td>Pig</td>
<td>Each</td>
<td>5000</td>
</tr>
<tr>
<td>5.</td>
<td>Pack animals</td>
<td>Each</td>
<td>30000 to 50000</td>
</tr>
<tr>
<td>6.</td>
<td>Camel</td>
<td>Each</td>
<td>30000</td>
</tr>
</tbody>
</table>

* In case of prized animals (recorded top quality elite animals), the market price could be evaluated even higher to a maximum of Rs. 1,00,000/-.

2. It is suggested that photograph of the insured animal showing ear tag with the owner will be taken by the insurance company from its own resources i.e. through Broker at the time of insurance as a step to check bogus claims and timely settlement of claims.

3. The cost of tagging will be borne by the Insurance Company. The unique identification ear tags (12 digits) will be applied on milch animals and the numbers will be got allotted from NDDB, the Nodal Agency fixed by GOI (the procedure of obtaining tag numbers is enclosed as Annexure- Tag). If the animal is already tagged with 12 digit tag, there is no requirement of further tagging while undertaking insurance of the animal.

4. Insurance cover will start from the date of tagging and issue of Health cum evaluation Certificate by the concerned Vety. Surgeon. Since the funds are with the insurance company in advance and owner share is to be collected by the company itself.

5. The work allotment letter’s terms & conditions and the tender document, in principle, will be the document of agreement between the Board & the insurance company with broker as per GOI guidelines. In addition, MOU will also be signed before execution of the scheme.

6. The work of insurance of the animals will be carried out with mutual efforts as per policy of Govt. of India. The copy of the scheme of livestock insurance (GOI) under NLM has already been circulated and is also available on website.

7. The Health-cum- evaluation certificate format discussed and finalized is attached for ready reference and use.

8. Joint efforts for making of wide publicity through mass contact camps at least two in each block per annum regarding insurance will be made. Under publicity head, separate provision of funds from Govt. of India is available.

9. Claim papers in advance & in sufficient number will be made available to the respective Deputy Director (AH) of the District by the Insurance Co. The claim of insurance will be settled within 15 days after submission of complete claim papers. The Deputy Director will also maintain the record of submission of complete papers regarding claim and period taken by the company in settling of the claims.

10. Against the demand, the amount in advance to the extent of three months expected insurances, premium amount will be deposited/replenished with the
insurance company for smooth implementation of the Scheme following the same procedure of release.

11. The Insurance Company will maintain CD accounts of the funds released by the Board. The sharing of Insurance Premium will be as under:-

<table>
<thead>
<tr>
<th></th>
<th>GOI</th>
<th>State</th>
<th>Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>For SC Families</td>
<td>40%</td>
<td>60% (SCSP)</td>
<td>NIL</td>
</tr>
<tr>
<td>BPL families</td>
<td>40%</td>
<td>30%</td>
<td>30% + GST if any</td>
</tr>
<tr>
<td>APL families</td>
<td>25%</td>
<td>25%</td>
<td>50% + GST if any</td>
</tr>
</tbody>
</table>

12. The sharing of Insurance Premium for the animals will be among Govt. of India, State Government and the owners. The service tax (VAT/ GST), if payable will be paid by beneficiary as per guidelines of GOI.

13. There would be a provision of continuing of insurance cover in the policy for the period of the policy, in case of change of ownership of the animal, the same will be made by the insurance Company on intimation from the original owner and the company will make new endorsement in the name of the new owner.

14. In case of loss of tag, the owner will give information in writing or telephonically to the company under proper receipt. If after a period of 7 days of the information, the death of the animal occurs, the condition of intact tag for settling of the claim will not remain in force and company will be responsible for not tagging of the animal within the specified period.

15. In order to have a check on bogus claims, it has been decided that the post mortem would be conducted after physical verification of the case by the Deputy Director (AH) in person or his representative not below the rank of SDO(AH) /SBO.

16. As per tender document, the company will issue the individual policy for all species of animals being insured with a copy to concerned DD(AH) and Managing Director, HLDB.

17. The company will intimate the official toll free contact number to the policy holders, concerned officials of the department and the information provided will bear legal effect for all intents & purposes. The company will also provide the name and contact number of the district nodal officers of the districts for proper coordination.

18. The unspent amount if any with the insurance company at the end of the financial year, the same will be returned forthwith in the 1st week of April, 2019.

19. The Insurance Agency will submit quarterly progress report for the policies in operation through e-mail to Semen Bank Officer concerned with a copy to Deputy Director (AH) of the district and Managing Director, Haryana Livestock Development Board in the format given below by 15th of the next quarter so that the same may be submitted to GOI.
<table>
<thead>
<tr>
<th>Distt</th>
<th>No. of animals insured</th>
<th>Total cases of claims made</th>
<th>Total cases of claims settled</th>
<th>Amount of premium received (Rs. Lakh)</th>
<th>Amount of claims paid (Rs. Lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>During last quarter</td>
<td>Upto last quarter</td>
<td>During last quarter</td>
<td>Upto last quarter</td>
<td>During last quarter</td>
<td>Upto last quarter</td>
</tr>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
</tr>
</tbody>
</table>

All of the above terms & conditions have been consciously read and agreed by signing the document by the insurance company and will be meticulously followed during execution of the scheme. On mutual agreement, the work of Livestock Insurance is hereby allotted to New India Assurance Company and the broker as associate with immediate effect for the year 2018-19, please.

Read & accepted (Liv. Insurance Com.)

Endst. No. 3182

A copy is forward to PSI/ACSAH&D for kind information of the Hon'ble Additional Chief Secretary to Government of Haryana, Animal Husbandry & Dairying Department, please.

Dated 23/5/18

Managing Director,
Haryana Livestock Development Board,
Pashudhan, Sec-2, Panchkula.

Endst. No. 3183

A copy is forwarded to Director General, Animal Husbandry & Dairying, Haryana for information and necessary action please.

Dated 23/5/18

Managing Director,
Haryana Livestock Development Board,
Pashudhan, Sec-2, Panchkula.

Endst. No. 3184- 95

A copy is forwarded to All the Semen Bank Officers with the direction that the funds released by the Board from time to time shall be made available in the CD account with the insurance company branch on the direction and demand of release of funds to carry out further insurances from the concerned Deputy Director. This is for your information and necessary action please.

Dated 23/5/18

Managing Director,
Haryana Livestock Development Board
Pashudhan, Sec-2, Panchkula.
A copy is forwarded to All the Deputy Directors' (AH) in the State with the remarks that the required funds under the scheme to a maximum of estimated three months physical cases may be asked from the concerned SBO for onward deposition with the insurance company and utilization thereof may be submitted to the semen bank officer. The honorarium to Vety. Surgeons, every quarter is required to be paid out of GOI funds. The honorarium bill of each Vety. Surgeon duly verified for payment by the Deputy Director (AH) of the district every quarter will be submitted to SBO for making of the payment through RTGS to the concerned officers. This is for your information and necessary action, please.

for Director General,
Animal Husbandry & Dairy,
Haryana, Panchkula

A copy is forwarded to Managing Director, Haryana Dairy Development Corporation Federation, Sec-2, Panchkula for information and necessary action, Please.

for Director General,
Animal Husbandry & Dairy,
Haryana, Panchkula
Risk Management and Insurance Scheme – Govt. of India
Category of the beneficiary:- APL/BPL/SC

--------------------------------- (Name of the Insurance Co.)
Branch Office---------------------------------

Health cum evaluation certificate
(Animal insurance under scheme of Risk Management and Insurance)

I have examined the ---------, said to be the property of Sh. --------------- S/o ---------------
---Vill. & P.O. ---------------, to be insured under Livestock Insurance Scheme (GOI)
presented by the said owner.
The detail of the animal is as under:-
1. Species.
2. Breed
3. Age
4. No. of Lactation
5. Colour
6. Expected Lactation Milk yield
7. Market Price
8. Tag No. (12 digit tag for milch animals)
9. Other Description of the animal.

It is further certified that the ---------------------- is free from any
disease and of good health. The copy of the certificate is kept in my hospital
record for further references and Vety. services.

Signature of Committee
1. V.S.
2. Insurance Company/Authorized Broker Agent
3. Beneficiary

Vety. Surgeon
Govt. Veterinary Hospital

Beneficiary Certificate

My -------------(Species) examined for insurance, has been ear tagged in
my presence and henceforth I will be responsible for maintenance of the ear tag/re-tag
in case, tag is lost of the animal. I have been informed that the clause of "No Tag – No
Claim" would be applicable for settling of the claims.

Signature of Beneficiary
Subject: Procedure for procurement of unique 12 digit numbers from NDDB. the Nodal Agency – reg.

Please find below the procedure to procure the numbers from NDDB:-

1. Agency shall send an email to Shri Umesh (umeshk@nddb.coop) at NDDB Anand, requesting him to provide desired number of 12 digit unique codes. You may mark copy of the communication to Sri. RK Srivastava, Manager (AB), NDDB, Anand. (rksri@nddb.coop) for follow up.

2. Please Attach scanned image of confirm purchase order (PO) copy send to the tag manufacturer for supply.

3. Please provide contact details & email ID of the tag manufacturer.

4. Ear tag numbers will be forwarded directly to manufacturer and copy of the communication will be marked to the requesting agency.

You may also please mark a copy to Haryana Livestock Development Board, to follow up the communications.

Managing Director,
Haryana Livestock Development Board,
Sector – 2, Panchkula.