

**SCHEMES AND PROJECT IMPLEMENTATION UNDER THE ANIMAL
RESOURCES DEVELOPMENT DEPARTMENT TRIPURA**

-: UNDER THE CENTRALLY SPONSORED SCHEME (CSS) :-

**1. IMPLEMENTATION OF CENTRALLY SPONSORED SCHEME, LIVESTOCK
INSURANCE SCHEME.**

OBJECTIVE OF THE SCHEME :-

In the overall targeted national growth of 8% for 10th Five year plan, Agartala growth rate of 4.5% is envisioned in the Agri & Agri –allied sector. Considering comparatively less growth rate in cereal crop production in recent years Agartala growth rate of 7-8% in the livestock sector is necessary to achieve the target fixed for the plan period. In this backdrop, Govt. of India has launched Agartala new scheme, titled—Livestock Insurance Scheme during 2005-2005 to bring about perceptible development of the Livestock Sector, particularly in the context of economy pertaining to determined efforts of the Govt. to improve the genetic quality of our livestock.

In this direction Government of India has approved a new Centrally Sponsored Scheme on Livestock Insurance on pilot basis. In the initial phase, the scheme is earmarked for cattle & Buffaloes of the West District only. Now the scheme is functioning in West & South District.

SUBJECT MATTER

The proposed insurance cover will be granted in favour of owners of maximum 2(Two) Milch cows/Buffaloes, yielding at least 1500 litres of Milk per lactation period. They would be indentified as insurable jointly by Registered Veterinary officer authorized by the Animal Resources Development Department, Government of Tripura and authorized representative of NICL and the proposer.

IDENTIFICATION

Identification of the Animal will be through **EAR TAGS** to be supplied by the NICL.

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EIGIBILITY

Healthy Milch Cow/Buffaloes which have attained at least 1(one) lactation and are less than 10 (Ten) years old are eligible to be covered.

POLICY PERIOD

Unless otherwise specifically cancelled, each policy will remain in force for a period of 1(one year) and 3(three year from the effective date of policy.

PREMIUM COLLECTION

Animal Resources Development Department, Government of Tripura, will bear 50% of total premium for each cattle. For this purpose, ARDD will maintain Agartala deposit of suitable quantum with NICL. Insurance cover would be issued on deposition of balance 50% premium by the cattle owners along with proposal dully filled in and Agartala proper certificate from the authorized registered veterinary officer in specified format in respect of valuation and health of the cattle. Insurance cover will be granted after adjusting the balance premium from the above mention deposit.

Monthly report giving the status of deposit amount will be submitted by the NICL to ARDD.

NICL would refund any balance amount of the deposit to ARDD within the 1st week of April every year.

VALUATION

The animals would be insured on agreed value basis depending on the current capacity of lactation subject to a maximum of current on market value at the time of valuation of the animal. The valuation of the animal would be fixed for insurance jointly by the registered veterinary officer authorized by the Animal Resources Development Department, Government of Tripura, authorized by the representative of NICL and the proposer. The valuation certificate would be issued by the authorized registered veterinary officer.

CHANGE OF OWNERSHIP

In case the change of ownership takes place, the necessary change in the insurance policy would be effected on the basis of written request by the animal purchaser along with the sale deed after receiving the necessary fees for transfer of ownership.

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SETTLEMENT OF CLAIM

In keeping with its tradition, NICL shall ensure prompt and speedy disposal of claims, as per norms, as and when payable so that insured get relief from the financial losses suffered due to such unforeseen mishaps as are covered under the policy. In case of death, NICL would settle the claim within 15 days of receiving the necessary documents as required.

DOCUMENT FOR SETTLEMENT OF CLAIM

The following documents are necessary and sufficient for settlement of claim.

- ❖ The relevant EAR TAG.
- ❖ Certificate issued by the veterinary officer(V.O) authorized by the Animal Resources Development Department, Government of Tripura for the particular Block/GP giving various details like cause of death, exact time, date of death, whether properly vaccinated, action precaution, treatment provided.
- ❖ Post mortem report and photographs, if available are also to be provided.

EXCLUSIONS

- ❖ No claim will be payable for death within 15 days of inception of the policy.
- ❖ Claim arising out of pre-existing diseases/ injury/ causes will not be payable.
- ❖ Claim arising out of negligence on the part of the insured/his representative/VAS will not be payable.
- ❖ Claim arising out of death due to malnutrition's will not be payable.
- ❖ Claim arising out of death due any intentionally created by the insured would not be payable.
- ❖ Claim arising out of misuse/wrong use of cattle will not be payable.

PHYSICAL VERIFICATION.

NICL and/or ARDD would conduct random and sudden physical verification of insured animals on receiving proposal during the course of insurance cover or in case; claims are lodged in respect of an animal.

PREMIUM RATE.

A premium rate of Rs.4% of sum insured for 1(one) year and 9% for 3(Three) year, would be payable for the insurance cover. No service tax would be charged extra. The above rate would remain valid for a period of 3(Three) year

from the date of execution of the agreement, where after , the same would subject to review on the basis of contemporary market position and claim experience.

COMMISSION OF PREMIUM.

The NICL will appoint their insurance agent from the door-step A.I worker, retired Veterinarians or other suitable persons. The NICL would pay at least 15% of the premium amount to the agent out of their premium income of the beneficiary Part. The beneficiary's share 50% would be collected directly by the authorized official person of NICL, Agartala Division.

VETERINARY OFFICER FEES.

Veterinary officer fees @Rs50/-(Fifty) in respect of each health certificate and @Rs100/-(One hundred) only for each death certificate would not be paid by the NICL. The same would be borne by the ARDD as per guide line of G.O.I.

CANCELLATION.

The policy can be cancelled by the ARDD and or NICL jointly or separately with one month notice.

