



# Elephant insurance

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## Scope of cover

(I) Death of elephants due to accident or disease contracted or occurring during the period of insurance. Accident includes fire or Lightning.

(II) Death, permanent total disability, permanent partial disability, loss of Limbs and or eyes and accidental hospitalisation arising out of the use of elephant. This coverage is restricted to first three Mahouts on named basis only.

(III) Tranquilisation expenses limited to Rs.2500/only.

(IV) Cremation expenses limited to Rs.25000

(V) Reinsbursement of treatment expenses to elephant treatment to Rs. 10,000

(VI) Death or injury to public (Public liability) arising out of the use of elephants, restricted to a maximum of double the sum insured of elephants.

(VII) Damage to the properties of public arising out of the use of elephants restricted to a maximum of double the sum insured of elephants.

## Underwriting

A Specific proposal form with name and address of the owner, description of elephants such as age, sex, height, number of nails, colour of eyes, other identification marks, market value and value of tusk will have to be submitted. Along with the proposal a veterinary certificate from an expert in the field indicating the market value, tusk value and health status of the elephant is necessary. In order to prevent poaching and illegal sale of elephants an ownership/possession certificate issued by the chief wild life warden is insisted.

## Premium

A Premium rate of 2.5% on the Sum insured of the elephant is charged for the basic covers of death of elephants, tranquilisation expenses and cremation expenses. For other extensions additional premium is charged depending on the sum insured selected.

## What is not covered in the policy? (Exclusions)

1. Surgical operations other than that required due to accident or disease occurring during the period of the cover and castration.

2. Malicious or wilful injury or neglect. Overloading unskillful treatment or use of animal for purpose other than stated in the policy without the consent of the company in writing.

3. Diseases contracted prior to commencement of risk or within 21 days from the date of commencement of risk.

4. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified expert veterinary surgeon or in cases where destruction is resorted to by order of lawfully Constituted authority

5. Famine

6 Transport by air and sea

7 Haemorrhagic Septicaemia, Anthrax and Rabies, These diseases are covered by the Policy if the animal is successfully inoculated and necessary Veterinary certificates are submitted to the company.

8 Breeding and Calving

9 Theft or clandestine sale of the insured animal.

10 Partial disability of any type, whether permanent or temporary.

11. Permanent total disability, which in the case of all elephants resulting in permanent and total incapacity for the purpose of use mentioned in the proposal.

12 War, invasion, act of foreign enemy, and hostilities.

## How to proceed with a claim?

In the event of death of animal, immediate intimation should be given to the insurance company indicating the policy number. Post mortem of the carcase is a must and it should be preferably conducted by a pathologist or by a team of experts in the field. Colour photo graphs of the whole carcase, the different stages of post mortem and prominent lesions will have to be produced along with claim form and post mortem report. Original policy should be surrendered for claim purpose. For the claims of sickness, tranquilisation and cremation, Original bill and prescription required. Under suspicious circumstances investigation is arranged by the company.

Very high claim ratio due to death of elephants and mahouts necessitates revision of existing premium rate.

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