

**NOTICE INVITING EXPRESSION OF INTEREST (EOI) FOR TAKING UP
LIVESTOCK INSURANCE, NLM 2018-19 and GOSAMRUDHI 2019-20**

Director of Animal Husbandry, Vikas Bhavan P.O, Thiruvananthapuram-695033 invites Expression Of Interest (EOI) from Public Sector General Insurance Companies to take up Livestock Insurance 'NLM 2018-19' & 'Gosamrudhi 2019-20 and insurance to the owner of the animal for accidental death/disability together. The interested companies may send their Expression Of Interest (EOI) as per the terms and conditions detailed below to the undersigned.

General Conditions

1. The interested companies may send their Expression Of Interest (EOI) in sealed envelope by **Registered Post/Speed Post** superscribed as " Expression Of Interest (EOI) for 1 year and 3 years Livestock Insurance (NLM 2018-19 & Gosamrudhi 2019-20)" to the undersigned.

The rate of premium payable may be quoted separately for

- a) Cattle insurance for 1 year
- b) Personal Accident Cover (optional) for animal owner 1 year
- c) cattle insurance 3 year
- d) Personal Accident Cover (optional) for the animal owner 3 years
- e) The rate of premium inclusive of GST (if applicable) for additional policy for costs over 65,000/- for 1 year scheme and 3 year scheme may be quoted separately.

The rate of premium payable shall be inclusive of GST (if applicable) and should be quoted clearly (Central sector cattle insurance schemes are exempted from paying GST).

2. The last date for submission of the Expression Of Interest (EOI) is **3 p.m. on 02-05-2019** and will be opened at **3.30. p.m.** on the same day in the presence of the tenderers or their authorized representatives present at that time if any.
3. Expression Of Interest (EOI) received after closing time and date will not be considered.
4. The Director of Animal Husbandry reserves the right to cancel this notice of Expression Of Interest (EOI) or make amendments to this notice without any liability or assigning any reason thereof. Any updates to the Expression Of Interest (EOI) documents shall be hosted on our Website.
5. The Director reserves the right to reject this Expression Of Interest (EOI) without assigning any reasons whatsoever at his absolute discretion.
6. The Expression Of Interest received will be scrutinised by a selection committee.
7. The short listed companies will be invited for discussion, if found necessary.
8. Interested Companies may obtain further information at the address given below.

Terms and Conditions of the Insurance Scheme

1. Animal

1. Crossbred cows/buffaloes in milk with production potential above 7 litres and heifers (in the last trimester of pregnancy) in advanced pregnancy shall be brought under insurance cover.
2. The scheme comprises (a) NLM 2018-19- CENTRAL SECTOR INSURANCE SCHEME and (b) 'GOSAMRUDHI 2019-20-STATE PLAN SCHEME OF GOVERNMENT OF KERALA'. Both components will be implemented in all districts of Kerala.
3. The period of insurance cover will be for 1 year and 3 year depending on farmer's option and approximately one lakh animals are intended to be brought under insurance cover.
4. Insurance cover shall be provided for death including that due to natural calamities and for permanent total disability (PTD) including infertility.
5. Beneficiary contribution of the premium will be 50% for General category and 30% for SC/ST beneficiaries.
6. Insured value of the animal will be assessed by Veterinary Surgeon / Senior Veterinary Surgeon of the Animal Husbandry Department, Kerala.
7. Ear tag will be used for the identification of animals.
8. Animals covered under any other insurance scheme will not be covered under this scheme.
9. The maximum assessed value fixed for scheme animal is Rs.65,000/-, if the insured animal value exceeds Rs.65,000/- and **the owner wants to insure for the actual cost the excess premium towards the same shall be met by the beneficiary.** Provision for additional policy for costs above Rs.65,000/- and the rate of premium inclusive of GST if any for 1 year and 3 year may be indicated separately.
10. Insurance company will be selected from among Public Sector General Insurance Companies having branches in all districts of Kerala. The selected insurance company will have to execute an agreement with the department.
11. The cost of animal identification by ear tagging will be borne by the Animal Husbandry Department and responsibility of keeping the eartag intact shall be on concerned beneficiaries.
12. Selection of beneficiary will be made by the local Veterinary Surgeon of the Animal Husbandry Department.
13. In case of sale of the animal or otherwise transfer of animal from one owner to another before the expiry of insurance policy, the policy will have to be transferred to the new owner. The modalities for transfer of policy like fees, sale deed and other documents required for transfer shall be decided by the selected company.
14. Claims if any will have to be settled within 15 days after submission of claim related documents and the details regarding settled / rejected claims mandatorily be updated in the Insurance Management Portal of the Department.
15. The entire process of insuring the animal and generating policy document will be through integration between Insurance Management Portal of Animal Husbandry Department, and that of the selected Insurance Company.
16. The selected insurance company should open an account for collecting premium in a bank specified in the Award Of Contract (AOC).

17. The selected insurance company should appoint a Nodal Officer exclusive for this scheme not below the rank of Divisional Manager.
18. All activities pertaining to this scheme up to policy generation should be entrusted to one state level office of the selected insurance company located at Thiruvananthapuram.
19. Claims if any should be processed in a hassle free manner at a designated district level office of the selected insurance company through any internal arrangement as decided by the company.

2. Animal Owner (Accidental death Insurance for the owner of insured animal)

1. **Eligibility :** Animal owner between 18 years (completed) and 75 years (age nearer birthday) will be enrolled in this scheme and **it should be optional (Give choice to farmers for selecting animal insurance with or without PAC).**
2. **Policy period :** The cover shall be for 1 year / 3 years (depending on the period of insurance of the owned animal) starting from the date of commencement of insurance cover.
3. **Payment mode :** The premium for PAC will be debited along with cattle insurance premium.
4. **Risk coverage :** Total coverage (Sum Insured) under the scheme is Rs. 2 lakh.

Benefits *	Sum Insured
Accidental Death	Rs. 2 lakh
Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of one hand or one foot	Rs. 2 lakh
Total and irrecoverable loss of sight of one eye or loss of use of one hand or one foot	Rs. 1 lakh
* The total amount that can be claimed under the policy is INR 2 lakh only	

Exclusions:

Major exclusions : Internal self injury, suicide or attempted suicide whilst under the influence of intoxication liquor or drugs, any loss arising from an act made in breach of law with or without criminal intent.

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Director of Animal Husbandry

**DIRECTOR OF ANIMAL HUSBANDRY
THIRUVANANTHAPURAM-33.**