



RADIANT YACU LTD

MICRO INSURANCE COMPANY

SHARE CAPITAL: 1.000,000,000 RWF; HEADQUARTER: KN 2 Av. CHIC BUILDING; TIN: 108505784
Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

LIVESTOCK INSURANCE POLICY

POLICY NUMBER: {police}

THE INSURED: {names}

THE INSURER: RADIANT YACU Ltd (hereinafter referred to as the ‘Insurers’)

Start date: {start_date} End date: {end_date}

Number of ID/Passport: {nid}

Phone Number: {phone}

| Number of insured Chicken | Total sum insured | Premium rate | Total Premium (100%) | Famer contribution (60%) | Government contribution (40%) |
|---------------------------|-------------------|--------------|----------------------|--------------------------|-------------------------------|
| {number} | {sum_insured} | {rate}% | {premium} | {farmer_contribution} | {gov_contribution} |

Location of the Farm: Sector: {sector} District: {district} Province: {province}

Location: Rwanda

1. WHAT IS COVERED:

The Policy will cover Broilers Chicken and Layers Chicken against death as a result of Accidental death due to lightening, injury, fire, landslide, windstorm, snake bites, flooding; Diseases of terminal nature; Emergency slaughter on advice of a qualified veterinary surgeon/ practitioner and Epidemics. Minimum age for a chicken to be covered: 2 weeks, Minimum waiting period : 7 days and the Minimum number of chickens to be covered per policy: 100.

2. WHAT IS not COVERED:

No indemnity is available here under for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: Improper management (including overcrowding) i.e. when the farm is not run on scientific Poultry Management, Guidelines laid down by Poultry Association/Animal Husbandry Department in regard to housekeeping, watering, feeding, vaccinations, deworming, debeaking, lighting / heating, culling etc., Malicious/ willful injury, neglect, carelessness, error or omission, Transit by any mode of transport, For vertical transmission of disease of first three days of life, Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals, Theft and clandestine sale of birds, Intentional slaughter of the birds except in cases where destruction is necessary to terminate incurable suffering on humane consideration and to protect remaining healthy flock to reduce additional losses on the basis of certificate issued by qualified veterinary surgeon or in cases where destruction is resorted to by order of lawfully constituted authority under intimation to Insurance Company, Consequential loss of any kind, Permanent and partial disablement of any nature. Ranikhet disease/ New Castle Disease, Mareks Disease, Infectious bronchitis, Infectious bursal disease/ Gumboro Disease, Fowl Pox Disease, Infectious coryza, R2B / ND killed. Those diseases are insured subject to the birds being successfully inoculated against these diseases and necessary veterinary certificate along with vaccine’s batch no. been submitted to us. Loss of production i.e. the failure due to any reasons whatsoever to lay required number of eggs or small sized eggs in layers or to attain proper weight at a particular age in Broilers, Malnutrition/shortage of water, death due to starvation because of non-supply of feed to farm due to any reason whatsoever. Loss due to huddling and/or piling of birds including huddling and/or piling of birds caused by change of temperature in consequence of failure of electric supply at the terminal ends of electric service



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feeders from which the Insured obtains electric supply directly from Electric Station or Sub-Station of Public Electric Supply undertaking from which the Insured obtains electric supply or from the Diesel, Generators located inside the insured's premises, Avian leucosis Complex (A.L.C.), Bird Flu, War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt threat. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed or arising from nuclear weapons.

3. REASONABLE PRECAUTIONS AND OBLIGATIONS BY THE FARMER

The insured should implement the following precautions to protect the livestock: Proper balanced standard food, water and light should be supplied to birds, Debeaking and deworming should be carried out regularly and recording to that effect should be maintained. The farms should not resort to replacement of chicks in the affected sheds i.e. after claim is reported due to diseases or any other reason. Any change of bird should be informed immediately to the concerned office and new birds being added into the batch should pass through the Vet. Examination. In the event of outbreak of any disease, all healthy birds should be segregated, and all precautions should be taken to arrest the spreading of the disease, under advice to the insurance Company immediately. Birds in the affected flock may be sold out to restrict further mortality and amount realized towards sale proceeds will be deducted from claim amount. The propose must keep the essential records of the following: Flock record on day-to-day basis – daily stock register. Mortality record, Culling, Vaccination and Inoculation particulars (maintain stickers), Feed consumption, Production, Debeaking, Incidence of diseases (records), Purchase and sales.

4. IMPLEMENTATION OF THE AGREEMENT:

These agreements shall enter into force after both parties have signed them and once the insurance premium has been paid as indicated above. **RADIANT YACU Ltd** shall not be held liable for any losses or damages as long as the livestock owner has not paid the insurance premium.

5. CLAIM PROCEDURE

On happening of any event likely to give rise to a claim, The Farmer must submit a copy of the livestock death notification form to the insurance company within one (1) day. The livestock owner is required to provide a report prepared by a veterinarian who examined or treated the livestock, accompanied by an original livestock death declaration form signed by the Sector authorities, three (3) photos of the dead livestock showing the affected parts, being buried, and of the veterinarian examining the livestock, a photocopy of the national ID, the insurance contract, the sales contract if the livestock was purchased, and a copy of the livestock health/treatment record book. All these documents must be submitted to the insurance company within a period not exceeding five (5) working days. RADIANT YACU Ltd shall provide a response within a period not exceeding thirty (30) working days, provided the claim file is complete and meets the above requirements. If the livestock died from preventable diseases, twenty percent (20%) of the insured value shall be deducted as the livestock owner's contribution. If the livestock owner is not satisfied with the decision given, they are allowed to appeal within a period not exceeding ninety (90) days.

6. DISPUTE RESOLUTION

Any disputes arising between the two parties shall be resolved amicably. If this fails, The Rwanda Agriculture Board and the Ministry of Agriculture and Animal Resources shall be involved.



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Should this also fail, the matter shall be referred to the competent courts of the Republic of Rwanda located within the jurisdiction of the headquarters of RADIANT YACU Ltd.

Done at Kigali, {start_date}
Contract printed at {current_date}

The Insured:
{names}

RADIANT Yacu Ltd