



Directorate of Animal Husbandry Department,
Gole Pully, Talab Tillo, Jammu

CATTLE INSURANCE

A custom Cattle Insurance Policy has been contemplated with the title “**Risk Management & Insurance**” as a component of sub-mission on Livestock Development of NLM for extending risk cover to Animal farmers of the State under the able guidance of Dr Asgar Hassan Samoon (IAS), Principal Secretary to Government, Animal/Sheep Husbandry, Fisheries and Transport for the year 2018-19 & 2019-20.

The salient features of this maiden policy in the State are as follows:

- The indigenous / crossbred Milch animals, Pack animals (Horses, Donkeys, Mules, Camels, Ponies and Cattle / Buffalo) and other livestock (Goat, Sheep, Pigs, Rabbits, Yak and Mithun) will be under the purview of the Risk Management & Insurance.
- The annual premium rate for **Risk Management & Insurance** are fixed as follows dividing the regions into different terrains:

S. No.	Zone	Premium for One Year*	Premium for Three Years*
1.	Under Hill Areas	3.49%	8.95%
2.	Under Difficult Areas	3.99%	10.46%
3.	Under Normal Areas	2.99%	7.46%

*: Rates as mentioned are exclusive of GST to be charged on entire premium including subsidy amount from the beneficiary.

- Benefit of subsidy is to be restricted to 5 (five) animals per beneficiary per household for all animals except Goat, Sheep, Pigs and Rabbits.
- In case of Goat, Sheep, Pigs and Rabbits the benefit of subsidy is to be restricted based on ‘Cattle Unit’ and one Cattle unit is equal to 10 animals.

To take full advantage of this policy the farmers need to maintain the essential records of farm like purchase records, maintenance records, treatment records, death records and post mortem records etc.

For further information, the farmers can visit offices of the respective Chief Animal Husbandry Officers / Livestock Development Officers of their respective districts.

Director

Animal Husbandry Department

Jammu

01/09/19