

Directorate of Animal Husbandry & Veterinary Services
SPACES Building, 4th Floor , Patto – Panaji Goa

TERMS AND CONDITIONS FOR EXPRESSION OF INTEREST FOR INSURANCE
OF MILCH ANIMALS UNDER THE KAMDHENU SCHEME (SUDHARIT)
AMENDED 2021 OR REVAMPED SCHEME UNDER THE KAMDHENU
SCHEME, “MUKHYAMANTRI SUDHARIT KAMDHENU SCHEME”.

Government of Goa has introduced a financial and logistics program to assist Local Goan farmers in purchase and maintenance of milch animals . The financial interest of participating banks as well as that of the Government (to the extent of subsidy amount) is to be secured by insurance.

1) Insurance Requirements :

The Cattle insurance will be a policy issued for a term of 42 months with cover for :

- (i) Death
- (ii) Permanent Total Disability: Defined as total and permanent loss of milking capacity or inability to conceive.

The claim payments need to made to the bank to the extent of loan outstanding less subsidy due and to the Department of Animal Husbandry and Veterinary Services to the extent of subsidy.

The sum insured per animal will be upto Rs.70,000/- unless revised under due notification for the scheme. Insured animals will be pregnant milch animals including heifers.

Information required for underwriting decision

Financial Year	Number of Cattle insured	Number of cattle deaths reported for claims
2016-17	1244	371
2017-18	1463	406
2018-19	1280	582
2019-20	1354	629
2020-21	615	371
2021-22	1573	478
2022-23	269	358
2023-24	316	130
2024-25	420	110

The choice of insurance partner will be based on below mentioned parameters.

2) Necessary Qualification for pre-bid meet:

1. The Insurance company should be duly registered and licensed with IRDA for purpose of soliciting general insurance .
2. The insurance company should have an IRDA approval to issue and service a 42 months Cattle insurance policy. (Proof to be submitted by way of an existing policy issued for 42 months or IRDA approval for a 42 month Cattle policy under File and Use).
3. The Insurance company should have office/s in Goa to provide service for farmers all over Goa.



4. The Insurance Company should have claims support at intimation in local vernacular language viz Konkani and Marathi.

Insurance companies, willing to bid should come for a pre-bid meet to address concerns and understand the scheme details. Post the pre-bid meet the insurance companies are required to submit sealed expression of interests within 6 days detailing out the following which will be the basis on which the partnering insurer will be chosen.

- a. Scope of cover:
 - Basic cover- Death due to accident
 - Disease Related Death cover
 - Act of God (AOG) perils cover
 - Permanent total Disability: - Defined as total and permanent loss of milking capacity or inability to concessive.
- b. Rate of premium in percentage for entire 42 months to cover death and PTD for Milch animals
- c. Ability to collect the premium from any part of the state where cattle purchase under Kamdhenu Scheme (Sudharit) Amended 2021 or Revamped Scheme under Kamdhenu Scheme, "Mukhyamantri Sudharit Kamdhenu Scheme" shall take place.
- d. Multiple options to inform and register claims : Phone, online, Whatsapp, by walking in to the office or through letter. Also the farmers should be able to communicate to claims helpline in Konkani, Marathi ,Hindi and English .
- e. Post mortem reports by Doctors of Directorate of Animal Husbandry & Veterinary Services to be accepted or post mortem report by the Doctors appointed by the insurance company. They should not be retired Doctors who have worked in the Department of Animal Husbandry and Veterinary Services.
- f. Review mechanism for repudiated cases to be elaborated.
- g. Policy conditions and any special warranties to be submitted.
- h. Past experience of insurer with Government of Goa for any schemes may be mentioned as recommendation. Claims paid details to be mentioned.
- i. Elaborate the policy issuance and claim settlement process for cattle proposals specifically.
- j. Commitment to have dedicated manpower to service the scheme.

3) General Terms

- i. The premium rates quoted should be valid for a period of 3 years.
- ii. The successful insurer shall enter into a MOU.
- iii. The successful agency shall have to produce a refundable security deposit of Rs.10,000/- (Rupees Ten Thousand Only)towards guarantee of implementation of MOU terms.



- iv. Failure to comply with any or all of the conditions stated in the MOU , the security deposit shall be forfeited.
- v. The Government of Goa reserves the right to discontinue the contract with the insurance company at any stage if at any time it finds that it becomes detrimental to the interests of the farmer/beneficiary under Kamdhenu Scheme (Sudharit) Amended 2021 or Revamped Scheme under Kamdhenu Scheme, “Mukhyamantri Sudharit Kamdhenu Scheme” or incase the insurance company fails to fulfill the conditions stipulated in the agreement.
- vi. The Director of AH & VS reserves the right to introduce any or more conditions, waivers or enhance the ceiling cost of purchase from Rs.70,000 in interest of the farmers/public interest.
- vii. The Director of Animal Husbandry & Veterinary Services reserves the right to accept or reject any expression of Interest without assigning any reason and his decision in this regard shall be final.
- viii. An Amount of Rs. 1000/- (Rupees One Thousand Only) non-refundable to be paid by demand draft in the name of Director, Directorate of Animal Husbandry & Veterinary Services, Panaji Goa as processing fee along with the submission of Expression of Interest.
- ix. The last date of receipt of applications shall be 16/06/2025 up to 12.00 noon and will be opened on 17/06/2025 at 3.00 P. M. in presence of Agencies if any.
- x. **The insurer shall have to maintain a service provider for ensuring logistic and support and timely deliverance of services at all times.**

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