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ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

"Your partner for growth and security"

- 8) On the happening of any event giving rise to a claim Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or such further time as the Company may in writing allow in that behalf, deliver to the Company all the required documents needed for claim settlement.
- 9) In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- 10) This Policy may be canceled by the Insured at any time by giving at least 15 days written notice to the Company. Provided there has been no Claim under this Policy, the Company will refund premium according to the Company's short-period scale.

Period of Risk (not exceeding)	Premium to be retained (% of the annual rate).
1 Week	10% of Annual Rate
1 Month	25% of Annual Rate
2 Months	35% of Annual Rate
3 Months	50% of Annual Rate
4 Months	60% of Annual Rate
6 Months	75% of Annual Rate
8 Months	85% of Annual Rate
Exceeding 8 Months	Full annual premium



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appoint investigator (if required) to assess the admissibility of the claim. Unless otherwise decided by the company, following basic documents will be necessary for processing of a claim under this Policy.

- a) Duly completed claim form
- b) Veterinary Certificate of Loss and a written Post-Mortem Report from a qualified veterinary surgeon.
- c) Surrender the ear tag of the animal.
- d) Photographs of the Dead animal with Ear-tag
- e) Any other document as may be required by the company.