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Dear Sir or Madam:
Chairman/board of directors,

On behalf of the World Community of Elephant Protection Organisations we would like to express an appalling concern to you. It is about the protection of the elephants insured by your companies and the fact that you might be unaware that these elephants do not die a „natural“ death like if they were dying in the wild.

Especially the elephants in Kerala and Karnataka up to Sri Lanka are part of the big business with insurance companies. Between November 2011 and April 2018, 335 captive elephants have died in Kerala and there are hundreds more to come counting their last days. Lots of elephants do not even have a proper „owner certificate“ like recently confirmed by the Wildlife Department in Jaipur, Rajasthan. The last case is currently the death of Thirumala Gajendran (Aged about 45-46) died a few nights ago in Ernakulam district in Kerala. Under the custody of the Thirumala Devaswom, this elephant had no clearance or ownership papers. He was apparently ailing for sometime and wasn't given the proper care in the long list of tragic deaths of captive elephants in Kerala (13 elephants for 2018).

It is well known that the owners are more eager to claim the amount of the Elephant Insurance Policy rather than to look after the health of their elephants. If those people have beaten their elephants to death, —often the elephants die of sheer negligence, brutality, starvation, no medical care, no proper diet, dehydrated and overworked—, there are veterinarians who will confirm that the elephant had a cardiac infarction or the similar, and have died of a natural death. With such an attestation the owner will get money from the insurance company, more than they could earn with the elephant. Most of the "elephant doctors" are self-trained and not equipped to take care of the animals. Out of inexperience, the medicines which are given to humans are given to elephants too.

It may seem preposterous to even comprehend that the owners would stand by watching their ailing elephants suffer to death. But this insidious practice fueled by greed seems to have become a norm in Kerala. According to Ms. Ganguly (WRRC), for small insurance premiums, the owners can make large sums of money when their elephants die. "Possibly from rupees 5- 40 lakhs, depending on how much they have insured the animal for. And that clearly depends on how much they can extract out of the animal in its work and earning capacity."

That's a whopping US \$ 8,000-US \$ 67,000, a huge compensation for the death of one elephant. This is what it boils down to. When an elephant becomes sick or is unable to perform in as many festivals and generate enough income to sustain itself, it becomes a liability. It is much more profitable for the owners to allow the animal to die, and claim insurance money, rather than dig into their deep pockets for geriatric or medical care.

A saying says, A dead elephant is more worth than an elephant alive!

According to the HATF secretary, the insurance companies in Kerala have formulated full cover insurance policies to enable illegal elephant ownership. The owners only have to submit records showing that they had arranged proper veterinary care to save the elephant 15 days before its death.

Therefore if the illegal elephant owner is ready to pay at least rupees one lakh as a gift to the veterinarians who conduct the postmortem, they give all the manipulated records to the insurance company stating that the cause of death of elephant is quite natural and normal.

In November 2015 the President of the Idukki SPCA, Mr. Jaychandran alerted the United India Insurance Company that elephants cannot be insured in the absence of pertinent certificates under Section 42 and the declaration in Section 40 of the 1972 Act, inadequate housing facilities for elephants, and absence of ownership certificates for performing elephants. But the defiant insurance company argued that even if they denied coverage, other companies would offer it in the absence of required certificates.

Today we would like to sensitize your company that you could save a lot of money if you would send out your own experts to examine the death of an elephant.

We think the more assurances refuse to pay after the murder of an elephant the more this will speak fast around among the owners and they will very exactly consider whether they continue killing their animals with cruelties or the lack of proper treatment.

We would be grateful if you considered becoming active in the matter.

Trusting to hear from you soon.

Sincerely,

Brigitte Uttar Kornetzky
Elefanten in Not
www.elefanteninnot.com