

## PLANTATION/HORTICULTURE/INSURANCE (COMMERCIAL)

### SALES LITERATURE

This product is designed to cater to the need of those engaged in cultivation of horticultural trees or plantations or specified crops, cash crops.

This Policy shall provide indemnity for loss/damage to crops/trees due to Fire(including forest & bush fire), Lightning, Riot and Strike , Storm, Hailstorm, Cyclone, Typhoon, Hurricane, Tornado whilst in direct and immediate operation over the area where the crop insured herein stands, Flood and Inundation, Impact by road/rail vehicles, aircraft and other aerial devices or articles dropped therefrom, Wild animals, Earthquake, Pests and diseases specifically covered in the Policy.

This Policy can also be extended at inception of the Policy to include damage due to unseasonal rains and frost in case of Grapes and also coverage of pests and diseases in case of Eucalyptus and Mangium on payment of additional premium.

This Policy does not cover loss/damage to crops/trees attributable to:

- (a) Theft, including theft during or after operation of an insured peril;
- (b)insects, pests and diseases, other than those specifically covered;
- (c)any act of negligence/omission on the part of the Insured and their employees;
- (d) drought conditions;
- (e)human action, birds and locusts;
- (f)fog and/or high humidity;
- (g)non-flowering of crop ;
- (h)rainwater, where the rains occur independently of the immediate and direct operation of the insured peril in the area where the crop insured herein stands ;
- (i)improper selection of site and plant spacing;
- (j)frost and cold waves ;
- (k) delay in the onset of monsoon;
- (l)excessive heat or heat wave ;
- (m) pollution of any form ;

- (n) improper maintenance ;
- (o) burning of property by the order of any public authority or arising out of subterranean fire ;
- (p) water logging ;
- (q) weeds and improper/insufficient/irregular weeding ;
- (r) cost of structures supporting the crop, irrigation system and any agricultural equipment;
- (s) crop being damaged after harvesting or whilst the crop is in storage or in transit;
- (t) non-compliance with scientific agricultural practices;
- (u) any kind of consequential loss;
- (v) natural mortality of the plants/trees;
- (w) loss or damage to plant produce;
- (x) i) war and allied perils, lockout, malicious damage, civil commotion, confiscation, commandeering, persons acting on behalf of or in connection with any political organization
  - ii) requisition or destruction or damage by order of any Government or by public or municipal or local authority
  - iii) nuclear reaction, nuclear radiation or radioactive contamination
  - iv) volcanic eruption or other convulsions of nature other than those specifically covered

**Claim Assistance-** for claim assistance please call at our toll free no. **1-800-22-4030**, or email us at [USGIClaims@universalsompo.com](mailto:USGIClaims@universalsompo.com), for any other query please call at our toll free no. or email us at [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

**Note: The above are only the salient features of the Policy for complete terms and conditions please refer to Policy Wordings**