

FARMER'S PACKAGE POLICY

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

| SI No | Title | Description (Please refer to applicable Policy Clause Number in next column) | Policy Clause Number |
|-------|--|---|---|
| 1 | Product Name | Farmer's Package Policy | Not applicable |
| 2 | Unique Identification Number allotted by IRDAI | IRDAN134RP0020V02200809 | Not applicable |
| 3 | Structure | <p>SECTIONS</p> <ul style="list-style-type: none"> • Indemnity Sections <p>Section 1 - Cover for Home including Surrounding Structures and Contents including Farm Produce</p> <p>Section 2 – Burglary & Theft</p> <p>Section 3 - Agricultural Pump set (motors up to 25 HP)</p> <p>Section 4 - Animal Driven Cart</p> <p>Section 5 – Cattle Insurance</p> <p>Section 7 - Tractor Insurance: Including Trailer & Implements to be used for Agriculture Purposes</p> • Benefit Section <p>Section 6 – Janata Personal Accident</p> <p>Optional Cover</p> <ul style="list-style-type: none"> • Indemnity <p>Section 1 - Cover for Home including Surrounding Structures and Contents including Farm Produce</p> <ul style="list-style-type: none"> • Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover) <p>Note: The above cover is offered under this product. However, the cover offering may differ and shall be applicable as opted under the policy</p> | <p>Section 1 Section 2</p> <p>Section 3 Section 4 Section 5</p> <p>Section 7</p> <p>Section 6</p> <p>Clause E</p> |

FARMER'S PACKAGE POLICY

| | | | |
|----------|-------------------|---|---|
| 4 | Interests Insured | This Product offers insurance coverage to Home Building and Home Contents and assets such as Cattle, Pump Set [Electric/Diesel], Animal Driven Cart, Bio gas Plant and Insured's Tractor, Trolley and other Agricultural Equipment. | Not applicable |
| 5 | Sum Insured | << Name of Section and its respective Sum Insured >> | Not applicable |
| 6 | Policy Coverage | <p>Coverages available:</p> <p>Section 1– Cover for Home including Surrounding Structures and Contents including Farm Produce</p> <p>We cover physical loss or damage, or destruction caused to the Insured Property by</p> <ul style="list-style-type: none"> • Fire • Explosion or Implosion • Lightning • Earthquake, volcanic eruption, or other convulsions of nature • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation • Subsidence of the land on which Your Home Building stands, Landslide, Rockslide • Bush fire, Forest fire, Jungle fire • Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) • Missile testing operations • Riot, Strikes, Malicious Damages • Acts of terrorism • Bursting or overflowing of water tanks, apparatus and pipes. • Leakage from automatic sprinkler installations. • Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events. <p>In-built coverage The policy also pays for the following expenses</p> <p>a. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;</p> <p>b. Upto 2% of the claim amount for reasonable costs of</p> | <ul style="list-style-type: none"> • Section 1 <ul style="list-style-type: none"> ➤ CLAUSE B Column A – ➤ CLAUSE C – In-built Covers |

FARMER'S PACKAGE POLICY

| | | |
|--|---|--|
| | <p>removing debris from the site.</p> <p>Section 2 – Burglary & Theft</p> <p>This section provides indemnity against the loss of or damage to the contents in your premises against the risk of burglary/robbery. Cover is also extended to indemnify you for damage to your premises during burglary/robbery, Loss of money from your safe or strong room and loss of money from cashiers till/counter.</p> <p>Section 3 – Agricultural Pump set (motors up to 25 HP)</p> <p>This section covers Loss or damage to interest insured caused by</p> <ol style="list-style-type: none"> i. Fire ii. Lightning iii. Malicious Damages iv. Earthquake v. Burglary and/or Theft whilst kept in a locked & secured housing vi. Any unforeseen, sudden & accidental break down <p>Section 4 – Animal Driven Cart</p> <p>This section covers physical loss or damage to the cart and /or its accessories whilst thereon (mentioned in the schedule) caused by</p> <ol style="list-style-type: none"> a. Accidental external means, b. Fire, external explosion, Lightning, Flood, Burglary, House breaking or Theft c. Riot & Strike, Malicious act <p>Section 5 – Cattle Insurance</p> <p>This section covers the loss of life of any animal owned by you and covered under the policy whilst within the geographical area specified in the Schedule by accident or Disease or surgical operation performed during the period of insurance subject to the limits specified in the Schedule</p> <p>Section 6 – Janata Personal Accident</p> <p>This section provides compensation for accidental Bodily injury directly resulting to the Death or disablement within 12 months of injury to the insured person as per the Table of Benefits.</p> <p>Section 7 – Tractor Insurance: Including Trailer &</p> | <ul style="list-style-type: none"> • Section 2 <ul style="list-style-type: none"> ➤ What we Cover • Section 3 <ul style="list-style-type: none"> ➤ What we Cover • Section 4 <ul style="list-style-type: none"> ➤ What we Cover • Section 5 <ul style="list-style-type: none"> ➤ What we Cover • Section 6 <ul style="list-style-type: none"> ➤ What we Cover • Section 7 <ul style="list-style-type: none"> ➤ What we Cover |
|--|---|--|

FARMER'S PACKAGE POLICY

| | | | |
|---|--------------|--|----------|
| | | <p>Implements to be used for Agriculture Purposes</p> <p>Section I This section covers Loss or Damages directly caused to your vehicle and other accessories if covered by insured perils listed hereunder and subject to its not being otherwise excluded.</p> <ol style="list-style-type: none"> 1. Fire, explosion, self-ignition and/or lightning 2. Burglary, housebreaking or theft 3. Riot & Strike 4. Earthquake (Fire and shock damage) 5. Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, Hailstorm & frost. 6. Accidental external means 7. Malicious act 8. Terrorist activity 9. Whilst in transit by road, rail, inland waterway lift, elevator or Air 10. Landslide rockslide <p>Section II Death of or bodily injury</p> <ol style="list-style-type: none"> i) Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988 ii) Damage to Third Party Property - Rs.7.5 lacs/- unless restricted cover is opted by you. | |
| 7 | Add-on Cover | <p>Additional Covers</p> <p>SECTION I: Cover for Home including Surrounding Structures and Contents including Farm Produce</p> <p>Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover) Under this add on, the policy is extended to cover cost of the valuable contents of Your Home</p> <ol style="list-style-type: none"> i. If the Valuable Contents of Your Home are physically damaged by any Insured Event, We will pay the cost of repairing the item/s. ii. If the Valuable Contents of Your Home are a Total Loss We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s. | Clause E |

FARMER'S PACKAGE POLICY

| | | | |
|---|--------------------|--|--|
| | | <p>Note: The above cover is offered under this product. However, the cover offering may differ and shall be applicable as opted under the policy</p> | |
| 8 | Loss Participation | <p>EXCESS –</p> <p>Section 1: Cover for Home including Surrounding Structures and Contents including Farm Produce Excess – Nil Terrorism Excess – 1% of claim amount for each and every claim subject to minimum of INR 10,000/- and maximum limit of INR 5,00,000</p> <p>Section 2: Burglary & Theft Excess - First Rs 1000/- under each and every claim</p> <p>Section 3: Agricultural Pump set (motors up to 25 HP) Excess - The first 10% of each and every claim for mechanical / electrical breakdown subject to minimum of Rs.250/-</p> <p>Section 4: Animal Driven Cart Excess - First Rs. 100/- in respect of any loss or damage to the cart insured under this Policy.</p> <p>Section 7: Tractor Insurance: Including Trailer & Implements to be used for Agriculture Purposes Excess - 0.5% of IDV of the vehicle subject to a minimum of Rs.2000/- in case of own damage section of the policy.</p> <p>Other Sections – As per the terms and conditions of the policy</p> | <p>Definition of Words Point no. 9</p> <ul style="list-style-type: none"> • Section 2 <ul style="list-style-type: none"> ➤ What we exclude Deductible • Section 3 <ul style="list-style-type: none"> ➤ What we exclude Deductible • Section 4 <ul style="list-style-type: none"> ➤ What we exclude Deductible • Section 7 <ul style="list-style-type: none"> ➤ What we exclude Deductible |
| 9 | Exclusions | <p><u>Exclusions (What We do not cover) for all covers under this policy</u></p> <p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or | Clause F |

FARMER'S PACKAGE POLICY

| | | | |
|--|--|--|--|
| | | <p>military or usurped power.</p> <ol style="list-style-type: none"> 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless the pollution or contamination itself has resulted from an Insured Event, or an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. 12. Costs, fees or expenses for preparing any claim. <p>Section 1 : Fire and Allied Perils</p> <p>We do not cover loss or damage, or destruction caused to the Insured Property by</p> <ul style="list-style-type: none"> • Caused by burning of Insured Property by order of any Public Authority. | <ul style="list-style-type: none"> • Section 1 ➤ CLAUSE B Column B – |
|--|--|--|--|

FARMER'S PACKAGE POLICY

- Caused by:-
 - a. normal cracking, settlement or bedding down of new structures,
 - b. the settlement or movement of made up ground,
 - c. coastal or river erosion,
 - d. defective design or workmanship or use of defective materials, or
 - e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.

- Caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.

- Caused by
 - a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or
 - b. temporary or permanent dispossession of any Building by unlawful occupation by any person.

- Caused by
 - a. repairs or alterations in the Building in which Your Business is located,
 - b. repairs, removal or extension of any sprinkler installation, or
 - c. defects in the construction known to You.

- Theft if it is of any article or thing outside Your Home, or of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Section 2 : Burglary & Theft

- Loss or damage from any yard, garden outbuilding (including sheds or garages not attached to the building) or any other property outside the confines of the premises unless specified in the Schedule
- Valuables and cash in safe unless specifically covered in the Schedule
- Loss or damage of motor vehicles, trailers unless shown in the schedule
- Loss or damage in which you, your employees or any

- **Section 2**
 - What we exclude

FARMER'S PACKAGE POLICY

| | | | |
|--|--|---|--|
| | | <p>other person lawfully on or about your premises is or is alleged to be in any way concerned or implicated</p> <ul style="list-style-type: none"> • Loss or damage resulting from an act of Riot, Strike, Malicious Damage. • Terrorism • Damage to glass and sign boards • Loss or Damage to Live-stock and pedal cycle • Loss or damage to contents or stock when the premises are left unoccupied for more than 60 consecutive days unless the same has been reported to us in writing and our written approval obtained. • Any consequential loss or legal liability <p>Section 3: Agricultural Pump set (motors up to 25 HP)</p> <p>(a) Normal wear and tear, gradually developing defects, flaws, cracks, fractures or fatigue, gradual deterioration due to atmospheric conditions or otherwise, caused by normal use or exposure.</p> <p>(b) Loss or damage resulting from over load experiments or tests</p> <p>(c) Loss or damage caused by or arising out of the willful act or willful gross negligence of the Insured or his representative.</p> <p>(d) Loss, damage and/or liability due to faults existing at the time of commencement of this insurance and known to the Insured or his representatives</p> <p>(e) Loss or damage for which the manufacturer or supplier of the Pump set is responsible either by law or under contract.</p> <p>(f) Loss by reason of use of the Pump set or any other consequential loss of any nature whatsoever incurred or suffered by the Insured.</p> <p>Section 4 : Animal Driven Cart</p> <p>a. loss of or damage to accessories by burglary, house breaking or theft unless the cart is also stolen at the same time</p> <p>b. Any accident, loss, damage and/or liability caused, sustained or incurred after any variation in or termination of the Insured's interest in the cart.</p> <p>c. Any accident, loss, damage and/or liability caused, sustained or incurred during the period of requisition or commandeering by the Government for any purpose.</p> <p>d. We shall not be liable in respect of any accident, loss, damage and/or liability directly or indirectly proximately</p> | <ul style="list-style-type: none"> • Section 3 <ul style="list-style-type: none"> ➤ What we exclude • Section 4 <ul style="list-style-type: none"> ➤ What we exclude |
|--|--|---|--|

FARMER'S PACKAGE POLICY

| | | | |
|--|--|---|---|
| | | <p>or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with typhoon, hurricane, storm, cyclone volcanic eruption or other convulsions of nature.</p> <p>e. Whilst the Insured or any other person driving the cart with the consent of the Insured is under the influence of intoxicating liquor or drug.</p> <p>f. In the event of any claims hereunder the Insured shall prove that the accident, loss, damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the We shall not be liable to make any payment in respect of such a claim.</p> <p>g. Damage to hard or pneumatic rubber tyres whenever fitted unless the cart is damaged at the same time, when our liability shall be limited to Fifty percent (50%) towards the cost of replacement.</p> <p>Section 5: Cattle Insurance</p> <p>a. Malicious or willful injury or neglect, over loading, unskillful treatment or the use of animal for purpose other than stated in the Policy without our consent in writing.</p> <p>b. Disease contracted prior to the commencement or risk.</p> <p>c. Any claim arising due to disease contracted within 15 days from the date of commencement of this Insurance unless such Insurance is a renewal without any break of a Policy that had been in force immediately preceding the renewal.</p> <p>d. Diseases such as Rinderpest, Black Quarter, Hemorrhagic Septicemia, Foot & Mouth, Anthrax, Theileriasis etc., unless the animals are vaccinated and necessary Veterinary Certificate is submitted.</p> <p>e. Intentional killing of the animal except in cases where it is necessary to terminate incurable suffering on humane consideration on the basis of the certificate issued by qualified Veterinary Surgeon or in cases where killing is resorted to by the order of lawfully constituted authority.</p> <p>f. Transport by air and sea.</p> <p>g. Transport by land by any means beyond 80 kilometers from the place of stabling.</p> <p>h. Theft or clandestine sale of the insured animal.</p> <p>i. Consequential loss, however arising.</p> <p>j. We would entertain the claims on the basis of Market value certified by Veterinary Surgeon or Sum Insured whichever is less.</p> | <p>• Section 5 WHAT WE EXCLUDE</p> |
|--|--|---|---|

FARMER'S PACKAGE POLICY

k. Claims arising outside the geographical area in situations like drought, epidemics and natural calamities, necessitating movement of insured animals, are payable. Relaxation of the aforesaid nature can be extended to movement of Sheep and Goat from lower to higher altitude as per weather conditions prevalent in the area

Section 6 : Janata Personal Accident

- a. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement.
- b. Any other payment after a claim under one of the benefits 1,2,3 and 4 in Table of benefits has been admitted and becomes payable.
- c. Any payment in case of more than one claim under this section during any one period of Insurance by which our liability in that period would exceed CSI
- d. Payment of compensation in respect of injury as a consequence of
 - Committing or attempting suicide, intentional self-injury.
 - Whilst under influence of intoxicating liquor.
 - Drug addiction or alcoholism.
 - Whilst engaged in any adventurous sports.
 - Committing any breach of law with criminal intent

Section 7: Tractor Insurance: Including Trailer & Implements to be used for Agriculture Purposes

1. Any claim arising out of contractual liability.
2. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - Being used otherwise than in accordance with the Limitation as to use or
 - being driven by or is for the purpose of being by him/her in the charge of any person other than a Driver as stated in the Driver's clause
3. Any accidental loss or damage or liability directly or indirectly caused by or contributed by or arising from nuclear weapons / material
4. We shall not be liable for each and every claim under Section –I (loss of or damage to the Vehicle insured) of this policy in respect of the deductible stated in the schedule.
5. We shall not be liable to make any payment in respect of
 - a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages

• **Section 6
WHAT WE
EXCLUDE**

• **Section 7**
➤ What we Exclude

FARMER'S PACKAGE POLICY

| | | |
|--|--|------------------------------------|
| | <p>b) Damages to Tyres & Tubes unless the vehicle insured is damaged at the same time in which case the liability of the We shall be limited to 50% of the cost of replacement</p> <p>c) Loss of or damage to accessories by burglary, housebreaking or theft unless the vehicle is stolen at the same time, and</p> <p>d) Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs</p> <p>GENERAL EXCLUSIONS</p> <p>1. This cover shall not indemnify loss of or damage to property caused by any or all of the following:-</p> <ol style="list-style-type: none"> 1. loss by seizure or legal or illegal occupation; 2. loss or damage caused by: <ol style="list-style-type: none"> (i) voluntary abandonment or vacation, (ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property; 3. loss or damage arising from acts of contraband or illegal transportation or illegal trade; 4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; 5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind; 6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind; 7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person; 8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions | <p>• GENERAL EXCLUSIONS</p> |
|--|--|------------------------------------|

FARMER'S PACKAGE POLICY

or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;

9. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion;

10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;

11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;

12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;

13. loss or increased cost as a result of threat or hoax;

14. loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism;

15. loss or damage caused by mysterious disappearance or unexplained loss;

16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;

17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

2. Radioactive Contamination:

Any loss, damage or legal liability directly or indirectly caused by:

(a) Ionizing radiation or radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel; or

(b) The radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear

FARMER'S PACKAGE POLICY

| | | | |
|----|--|---|-----------|
| | | <p>part of that equipment.</p> <p>2. War Risks:</p> <p>Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event. War, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.</p> | |
| 10 | Special Conditions and Warranties (if any) | <p style="text-align: center;">Section 5 – Cattle Insurance</p> <p>a. It is agreed and understood that the animal(s) insured under this Policy is/are sound and in perfect health and free from any injury or disease at the time of commencement of this Insurance or any renewal, addition or substitution thereof.</p> <p>b. You shall provide every insured animal (s) sufficient and proper food, water, shelter, immediate and adequate medical attention and supervision as and when necessary. You shall also keep secure all fences, yards, sheds and stabling, and shall at all times and to the best of your knowledge and ability use and exercise every due and proper precaution and safeguard against loss or danger of loss under this Policy, the intent and meaning of this condition being that each insured animal shall have the same care and attention as if it were not insured.</p> <p>c. In the event of illness or accident to the Insured animal(s), you shall at your own expense immediately obtain the services of a qualified Veterinary Surgeon and cause the animal to be properly treated.</p> <p>d. On the death of any animal(s) hereby insured. You shall give immediate notice thereof to us at the Office which has issued the Policy and shall give us an opportunity of inspecting the carcass until at least the expiration of twenty four hours after serving such notice.</p> <p>e. You shall also forthwith surrender the ear tag of the deceased animal and shall within fourteen days furnish to our satisfaction such information including, but not restricted to Veterinary Certificate and other documents, to establish the death, cause thereof, identity and value of the animal.</p> <p>f. In the event of loss of tag, due intimation should be</p> | Section 5 |

FARMER'S PACKAGE POLICY

| | | | |
|----|------------------------|---|--|
| | | <p>given in writing to the Policy issuing office and retagging shall be done immediately after the loss of tag.</p> <p>b. No amount is recoverable under this Policy in respect of any claim unless ear tag of the animal in respect of which such claim is made has been surrendered to us.</p> | |
| 11 | Admissibility of Claim | <p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Sample calculation for one of the sections is as below</p> <p>SECTION: BURGLARY & THEFT</p> <p>A = (Building/ Plant & Machinery/ Furniture, Fixture and Fittings) e.g.: ₹2000/-</p> <p>B = Less: Depreciation for the period used on the specific damaged asset. e.g.: ₹100/-</p> <p>C = Less: Improvement/Salvage Value/ residual value. e.g.: ₹250/-</p> <p>D = Present replacement cost of the total asset/ property were available at the time of loss. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹500/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>*Tax incurred shall be allowed subject to submission of proofs and evident.</p> <p>*Incurred relevant expenses in addition to the above as covered under the policy issued would be considered subject to submission of proofs and evident.</p> <p>a) in the case of damage which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less deduction as applicable, OR</p> <p>b) in the case of a total loss the actual value of the items immediately before the occurrence of the loss less deduction as applicable and policy excess. On total loss claim, sum insured is the maximum payable amount subject to deduction of policy excess.</p> | <p>Section 1 Section 2 Section 3 Section 4 Section 5 Section 6 Section 7</p> |

FARMER'S PACKAGE POLICY

| | | | |
|----|--|---|---|
| 12 | Policy Servicing - Claim Intimation and Processing | <ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com <p>• Claim Procedure</p> <p style="text-align: center;">Claim Intimation</p> <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p style="padding-left: 20px;">a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p style="padding-left: 20px;">b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</p> <p style="padding-left: 20px;">c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.</p> <p style="padding-left: 20px;">d) While notifying your claim, please share your</p> <p style="padding-left: 40px;">1) policy number under which you prefer to lodge your claim,</p> <p style="padding-left: 40px;">2) date of loss,</p> <p style="padding-left: 40px;">3) place of loss,</p> <p style="padding-left: 40px;">4) cause of loss</p> <p style="padding-left: 40px;">5) estimate of your loss.</p> <p style="padding-left: 40px;">6) Details of contact person with mobile no. and e- mail ID.</p> <p style="padding-left: 20px;">e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.</p> | <p>GENERAL CONDITIONS</p> <p>5. A) Claims Procedure</p> |
|----|--|---|---|

FARMER'S PACKAGE POLICY

f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.

Followed by notification of a claim, insured is expected to follow the following procedures.

a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.

b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.

c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.

d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.

e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.

f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.

g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to respond for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

1. Duly completed Claim form
2. Fire Brigade Report (in case of loss or damage by Fire)
3. First Information report & Non-traceable certificate (in case of theft and burglary)
 - Meteorological report (incase of loss or damage by

FARMER'S PACKAGE POLICY

| | | | |
|----|--|--|------------|
| | | <p>Flood, Storm etc)</p> <ul style="list-style-type: none"> • Estimate for repairs/replacement • Invoice/ Bills/Receipts • F.R. wherever applicable. • Any other documents as required by the insurer. <p>Disclaimer - Depending on the merit of the case exact requirement shall be defined by the deputed surveyor</p> <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis) <ul style="list-style-type: none"> ➤ The Surveyor shall be appointed within 24 hours from the intimation. ➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises. ➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted. ➤ The Insurance Company to obtain survey report within 15 days from the date of appointment. ➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report. • Escalation Matrix <p>Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p> | |
| 13 | Grievance Redressal and Policyholders Protection | <p>Grievances If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <ul style="list-style-type: none"> ➤ Step 1 <ul style="list-style-type: none"> a. Contact Us 1-800-224030/1-800-2004030 b. E-mail Address: Contactus@universalsompo.com c. Write to us Customer Service Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 d. Senior Citizen Number: 1800 267 4030 ➤ Step 2 If the resolution you received, does not meet your | GRIEVANCES |

FARMER'S PACKAGE POLICY

expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- grievance@universalsompo.com

Drop in Your concern

Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

➤ **Step 3:**

In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:

Chief Grievance Redressal Officer

Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Email : gro@universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal>

➤ **Step 4.**

Bima Bharosa Portal link :

<https://bimabharosa.irdai.gov.in/>

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any

FARMER'S PACKAGE POLICY

of Our Offices.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:

<https://www.cioins.co.in/Ombudsman>

Note: Grievance may also be lodged at IRDAI

<https://bimabharosa.irdai.gov.in/>

Below are the contact details:

| Office Details | Jurisdiction of Office (Union Territory, District) |
|---|---|
| AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in | Gujarat, Dadra & Nagar Haveli, Daman and Diu. |
| BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in | Karnataka |
| BHOPAL Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 | Madhya Pradesh Chattisgarh. |

FARMER'S PACKAGE POLICY

| | | | | |
|--|--|---|---|--|
| | | <p>Email: bimalokpal.bhopal@cioins.co.in</p> | | |
| | | <p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p> | <p>Odisha</p> | |
| | | <p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p> | <p>Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p> | |
| | | <p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p> | <p>Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).</p> | |
| | | <p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road,</p> | <p>Delhi & Following Districts of Haryana - Gurugram, Faridabad , Sonapat & Bahadurgarh</p> | |

FARMER'S PACKAGE POLICY

| | | | | |
|--|--|--|---|--|
| | | <p>New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@ciains.co.in</p> | | |
| | | <p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ciains .co.in</p> | <p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p> | |
| | | <p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka- Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Email: bimalokpal.hyderabad@ciains.co.in</p> | <p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p> | |
| | | <p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@ciains.co .in</p> | <p>Rajasthan</p> | |

FARMER'S PACKAGE POLICY

| | | | | |
|--|--|--|---|--|
| | | <p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p> | <p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p> | |
| | | <p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p> | <p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p> | |
| | | <p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p> | <p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p> | |

FARMER'S PACKAGE POLICY

| | | | | |
|--|--|---|---|--|
| | | <p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p> | <p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p> | |
| | | <p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p> | <p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p> | |
| | | <p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p> | <p>Bihar, Jharkhand.</p> | |
| | | <p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor,</p> | <p>Maharashtra, Area of Navi Mumbai and Thane</p> | |

FARMER'S PACKAGE POLICY

| | | | | |
|-----------|---------------------------------------|---|--|--------------------|
| | | C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co. in | excluding Mumbai Metropolitan Region. | |
| 14 | Obligations of the Policyholder | <p>1. Notice Every notice and communication to Us required by this policy shall be in writing. Initial notification can be made by telephone.</p> <p>2. Reasonable care You must take all reasonable steps to protect the property insured, prevent damage or accidents and maintain the property insured in a sound condition.</p> <p>Note: The policy shall be void and all premiums paid thereon shall be forfeited to the company in the event of fraud by the policy holder</p> <p>Disclosure of other material information during the policy period</p> <p>Material facts for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <ol style="list-style-type: none"> 1. Premium - Whether the premium has been paid on or before Risk Start Date 2. Period – Whether the insurance is in force as on date of loss. 3. Peril – Whether the cause of loss is covered. 4. Property- Whether the property said to be affected is insured. 5. Place - Whether the location is covered under the policy, 6. Person - Whether the claimant has insurable interest | | General Conditions |

FARMER'S PACKAGE POLICY

| | | | |
|--|--|---|--|
| | | Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations | |
|--|--|---|--|

Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date: _____ (Signature of the Policyholder)

Note:

- i. **Website:** www.universalsompo.com
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.