

## Farmer's Package Policy Sales Literature

Farmer's Package Policy is designed to take care of the insuring needs of a Farmer. It covers both the personal assets of the farmer like the dwelling & its contents both against Fire & Theft and also the assets which help him in earning his livelihood. Such assets include items such as Cattle, Pump Set [Electric/Diesel], Animal Driven Cart, Bio gas Plant and also his tractor, Trolley and other Agricultural Equipments. Such coverage is both for the damage to the Vehicle as well as any Third Party Liability which may be brought on him while using the vehicle in Public Place. The policy also provides protection to the farmer and/or his legal heir in case of the accidental death or Permanent Disablement to the insured.

### COVERAGES

The Policy covers loss or damage to

a) the dwelling and its contents of the farmer caused by

- Fire and Allied Perils including Earthquake
- Burglary and Theft (i.e. theft following upon an actual forcible and violent entry of and / or exit from the premises)
- b) The Personal Accident
- The death and/or the permanent disablement of the insured due to an accident
- c) The Insurance against Assets
- The loss of cattle
- The loss or breakdown of the Pump set
- The Loss or damage to the Animal Driven Cart
- The Loss to Bio Gas Plant due to Fire & Allied Perils
- The Loss or damage to the tractor/Trolley due to Fire, Explosion ,Theft etc. and the Third Party Liability due to usage of the same in a public Place.

### Additional benefits:

On payment of extra premium Policy may also be extended to cover

1. Loss or damages to the personal effects due to Terrorism.
2. The coverage to the animal used to draw the Cart/Tonga
3. The Personal Accident cover to the other family members.
4. The insurance of the agriculture implements used in ploughing the fields.

### EXCLUSIONS

The Policy does not cover the following:

- Loss or damage to any assets / Property lying and/or kept at any premises other than the premises insured under the policy.
- Valuables , 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 other person lawfully on or about your premises is or is alleged to be in any way concerned or implicated
- Loss under the Personal Accident section if at the time of the accident the

insured person was under the influence of intoxication or was involved in any breach of criminal law or had committed suicide.

- Any damage to the animal cart existing at the time of insurance.
- If the animal covered under the Cattle Section was suffering from any disease or deformity.
- Loss or damage to contents or stock when the premises are left unoccupied for more than 30 consecutive days unless the same has been reported to us in writing and our written approval obtained.
- Any damage to or any third party liability by the tractor/trailer if the same was being driven by a person not holding a valid and effective driving license or if the same is being used for any purpose other than agriculture use.
- Any consequential loss

The details furnished above do not constitute the entire terms and conditions. For more details please refer to our Policy document