

# Plantation-Horticulture Insurance (Commercial)

Policy ID: UIN: IRDAN134CP00XX | Category: Agriculture - Horticulture

Provider: Universal Sampo General Insurance

## 1. Policy Period & Validity

Standard Duration: Crop Season / 1 Year  
Validity Basis: Annual or Crop Cycle

## 2. Policy Overview

Commercial insurance for horticulture crops covering input costs against named perils.

**Ideal For:** *Commercial fruit/flower growers.*

## 3. Eligibility Criteria

- **Crops:** Fruits, Flowers, Vegetables (Commercial).

## 4. Sum Insured Eligibility

- **Basis:** Cost of cultivation.

## 5. Scope of Coverage

- **Perils:** Fire, Lightning, Storm, Hailstorm, Cyclone, Flood.
- **Animals:** Wild animals.
- **Impact:** Vehicle impact.

## 7. Major Exclusions

- x Climate: Fog, humidity, frost, cold waves.
- x Growth: Non-flowering of crop.
- x Rain: Rainwater damage independent of storm.

## 8. Claims & Administration

**Claims Procedure:**

- Notice: Immediate.

**Policy Terms:**

- Self-Insured: First 20% of loss borne by insured.