

# Plantation Insurance Policy

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

Provider: Universal Sampo General Insurance

## 1. Policy Period & Validity

Standard Duration: 1 Year  
Validity Basis: Annual Renewal

## 2. Policy Overview

Covers horticultural and plantation crops (Rubber, Teak, Eucalyptus) against loss or damage from fire and natural calamities.

**Ideal For:** *Planters and farmers growing rubber, eucalyptus, poplar, teak, etc.*

## 3. Eligibility Criteria

- **Crops:** Tree crops/Plantations.

## 4. Sum Insured Eligibility

- **Basis:** Input cost + Maintenance cost.

## 5. Scope of Coverage

- **Fire:** Forest fire, Bush fire.
- **Natural:** Lightning, Storm, Flood, Inundation, Earthquake.
- **Animals:** Wild animals damage.
- **Impact:** Road/Rail vehicle impact.

## 7. Major Exclusions

- x Drought: Not covered.
- x Pests: Insects and diseases excluded.
- x Theft: Theft of trees/fruits.
- x Negligence: Improper spacing/site selection.

## 8. Claims & Administration

**Claims Procedure:**

- Threshold: Claim payable only if loss exceeds 10% of SI or Rs 1000/acre.

**Policy Terms:**

- Franchise: First 20% of claim is borne by Insured.