

# Tea Crop Insurance Policy

Policy ID: UIN: IRDAN134CP00XX | Category: Agriculture - Crop Insurance

Provider: Universal Sampo General Insurance

## 1. Policy Period & Validity

Standard Duration: Crop Season  
Validity Basis: Plucking to Auction (Cycle)

## 2. Policy Overview

Covers tea crop from plucking of green leaf to processing at the factory and transit to auction centers.

**Ideal For:** *Owners of Tea Gardens and Tea Factories.*

## 3. Eligibility Criteria

- **Crop:** Tea grown in India.
- **Entities:** Tea Estates, Factories.

## 4. Sum Insured Eligibility

- **Value:** Market price of Made Tea.

## 5. Scope of Coverage

- **Stage 1:** Green leaf plucked at estate and processed at factory.
- **Stage 2:** Transit by approved conveyance.
- **Stage 3:** Storage at auction centers (up to 30 days).

## 7. Major Exclusions

- x Quality: Loss of quality or flavor.
- x Inventory: Shortage discovered during inventory.
- x Process: Normal process loss.

## 8. Claims & Administration

### Claims Procedure:

- Notice: Immediate.
- Survey: Required for transit/fire losses.

### Policy Terms:

- Duration: From plucking until sold at auction (or 30 days after arrival).