

Farmer's Package Policy

Policy ID: UIN: IRDAN134CP00XX | Category: Rural - Package

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

A holistic package protecting a farmer's dwelling, cattle, agriculture pumps, and personal safety under one policy.

Ideal For: Farmers living in rural/semi-urban areas.

3. Eligibility Criteria

- **Occupation:** Main occupation must be farming.

- **Assets:** Own house, cattle, pump set.

4. Sum Insured Eligibility

- **Section wise:** House (Reinstatement value), Cattle (Market Value), PA (Fixed SI).

5. Scope of Coverage

- **Assets:** Dwellings, Bio-Gas plants, Cattle, Tractors, Pump sets.

- **Perils:** Fire, Storm, Earthquake, Theft, Burglary.

- **Personal Accident:** Covers farmer and family members.

7. Major Exclusions

x General: War, Nuclear risks.

x Specific: Wear & tear of machinery.

8. Claims & Administration

Claims Procedure:

- Unified: Single point of contact for all asset claims.

Policy Terms:

- Flexibility: Can choose sections relevant to the farmer.