

Inland Fresh Water Fishery Insurance Policy

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

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

Covers total loss of fish stocks in inland fresh water bodies due to specified perils.

Ideal For: *Fish farmers (Freshwater).*

3. Eligibility Criteria

- **Water Body:** Inland fresh water ponds/lakes.

4. Sum Insured Eligibility

- **Basis:** Input costs or expected value.

5. Scope of Coverage

- **Perils:** Summer kill, Pollution, Poisoning, Riot, Strike.
- **Natural:** Earthquake, Flood, Cyclone.
- **Malicious:** Acts of third parties.

7. Major Exclusions

- x Negligence: Improper management.
- x Theft: Clandestine sale.
- x Predators: Loss by predators.
- x Chemicals: Soil/Water pH changes unless climatic.

8. Claims & Administration

Claims Procedure:

- Notice: Immediate.
- Proof: Dead fish samples/photos.

Policy Terms:

- Deductible: Standard franchise/excess applies.