

# Farmer's Package Policy

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

Provider: Universal Sampo 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.