

# Brackish Water Prawn Insurance Policy

Policy ID: UIN: IRDAN134RP0002V01201112 | Category: Agriculture - Aquaculture

Provider: Universal Sompo General Insurance

## 1. Policy Period & Validity

Standard Duration: Crop Duration (4-5 Months)

Validity Basis: Culture Cycle

## 2. Policy Overview

Indemnifies against total loss of prawns in ponds due to diseases or natural calamities.

**Ideal For:** *Prawn farmers engaged in brackish water aquaculture.*

## 3. Eligibility Criteria

- **Culture:** Brackish water prawn farming.

## 4. Sum Insured Eligibility

- **Basis:** Input cost or valued limit per hectare.

## 5. Scope of Coverage

- **Perils:** Summer kill, Pollution, Poisoning, Riot, Strike, Malicious Acts.

- **Natural:** Earthquake, Storm, Cyclone, Flood, Volcanic eruption.

- **Other:** Aircraft damage.

## 7. Major Exclusions

x Negligence: Improper management, pH factor imbalance.

x Natural Mortality: Undergrowth or natural death.

x Predators: Loss caused by predators or weed fish.

x Theft: Mysterious disappearance.

## 8. Claims & Administration

### Claims Procedure:

- Testing: Water/Soil analysis report required.

- Survey: Immediate inspection of pond.

### Policy Terms:

- Total Loss: Usually covers only Total Loss (not partial).