



LAGHU FASAL KAWACH

(Micro-Insurance Product)

UIN: IRDAN126MP0001V01202122

Prospectus

Agriculture Insurance Company of India

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Introduction

This weather index-based product by Agriculture Insurance Company of India Limited (AIC) shall compensate the insured, against the likelihood of diminished crop output/ yield, estimated through proxy weather indicators.

Weather Indices are Direct Indices (Parametric). Direct indices are based on the weather parameters like rainfall, temperature, relative humidity, windspeed, etc.

Eligibility Criteria

This policy covers all Indian corporates and affinity groups of farmers, individual farmers including small, marginal, large farmers, sharecroppers, producer organizations and contract farmers.

All crops falling under the following categories will be covered under the policy:

- i) Food crops/ oilseeds
- ii) Commercial crops
- iii) Horticultural crops.
- iv) Plantation Crops

Please note:

- The complete list of the crops falling under the aforementioned categories is provided as Annexure-B.
- This annexure is subject to further amendment following likely developments in the future.
- All varieties of the crops mentioned in this annexure will be considered for insurance.

Policy Period

All the policies issued shall be for less than or equal to one year and the term of the policy shall depend on the sowing and harvesting period of the crop, i.e., risk start date and risk end date shall be linked to crops' sowing and harvesting date.

Sum Insured

Sum Insured will be decided individually for each policyholder at the time of issuing the policy subject to the condition that it will be up-to Rs. 1,00,000 per cover. It may be based on the crop information like crop input cost, crop production cost, scale of finance for the crop, probable maximum loss depending upon the area insured and geographical location.

The sum insured will be expressed on a per hectare basis for each crop.

It may be calculated as follows:

Classification: **Internal**

Classification: **Confidential**

Total Sum Insured = Area Insured * (Scale of finance or Cost of production or Probable maximum loss)

Wherein, scale of finance may be based upon the cost of cultivation being borne by the farmer or the extent of loan that the farmer has availed for the purpose of cultivating that crop.

Salient Features and Benefits

Basic Benefits:

The policy will cover and indemnify the insured against pecuniary loss due to crop damage on account of adverse weather conditions.

The covers of the policy are based on the following parametric indices:

1. Rainfall
2. Temperature
3. Humidity
4. Sunshine Hours
5. Chilling requirement
6. High Wind speed
7. Pest-Disease congenial climate

The details of the covers pertaining to above-mentioned parameters are provided in Annexure-C. The covers based on above weather parameters may be provided as per client requirement and therefore, those mentioned in the annexure are not exhaustive.

Please note:

- i) This annexure is subject to further amendment following likely developments in the future.
- ii) Single cover or a combination of the above covers would be offered to the policyholder to ensure adequate risk coverage.

STANDARD EXCLUSIONS

- LOSSES ARISING OUT OF WAR, INVASION, ACT OF FOREIGN ENEMIES, HOSTILITIES OR WAR-LIKE OPERATIONS, REBELLION, REVOLUTION, INSURRECTION, MILITARY OR USURPED POWER OR CIVIL COMMOTION OR LOOT OR PILLAGE IN CONNECTION HEREWITH.
- CONSEQUENTIAL LOSS OF ANY KIND OR DESCRIPTION.
- DIRECT OR CONSEQUENTIAL LOSS DUE TO NUCLEAR WEAPONS MATERIAL, IONIZING RADIATION OR CONTAMINATION BY RADIOACTIVITY FROM ANY NUCLEAR FUEL OR FROM ANY NUCLEAR WASTE FROM THE COMBUSTION OF NUCLEAR FUEL.

EXCLUSIONS SPECIFIC TO THE POLICY

THE COMPANY SHALL NOT BE LIABLE TO MAKE ANY PAYMENT UNDER THIS POLICY TO THE INSURED IN CASE OF LOSS OR DAMAGE TO CROPS DUE TO:

- LOCALIZED PERILS WHICH ARE RESTRICTED TO A PARTICULAR PORTION WITHIN THE INSURED AREA LIKE LANDSLIDE, HAILSTORM, INUNDATION, CLOUD BURST, HURRICANE, TSUNAMI, CYCLONE, FLOOD, TORNADO, TEMPEST, STORM, TYPHOON, AND EARTHQUAKE.
- ANY WEATHER PARAMETER NOT SPECIFICALLY COVERED UNDER THE POLICY.

Renewal

The policy may be renewed at the end of the policy period, provided that there is no gap in the policy end and policy renewal. Renewal may be on a case-to-case basis as decided by the underwriter.

DISCOUNTS

GROUP DISCOUNT:

IN CASE OF LARGE GROUP SIZE, THERE IS SAVING IN THE MANAGEMENT EXPENSES AS A PERCENTAGE OF GROSS PREMIUM. HENCE THIS BENEFIT IS PASSED ON TO THE CUSTOMER THROUGH A GROUP DISCOUNT AS BELOW

GROUP SIZE (NO OF POLICIES)	GROUP DISCOUNT
<=500	0%
>500-5000	2.5%
>5000-25000	5%
>25000-100000	7.5%
>100000	10%

LARGE RISK:

IN CASE OF LARGE RISKS WITH SIGNIFICANTLY HIGH SUM-INSUREDS, THERE IS SAVING IN THE MANAGEMENT EXPENSES AS A PERCENTAGE OF GROSS PREMIUM. HENCE THIS BENEFIT IS PASSED ON TO THE CUSTOMER THROUGH A LARGE RISK DISCOUNT AS BELOW

SI OF THE LARGE RISK POLICY	LARGE RISK DISCOUNT
<=1 CRORE	0%
>1 CRORE TO 5 CRORE	5%
>5 CRORE AND ABOVE	10%

ONLY EITHER GROUP DISCOUNT OR LARGE RISK DISCOUNT MAY BE PROVIDED, NOT BOTH.

THE PREMIUM TABLES HAVE BEEN PROVIDED AS ANNEXURE-A.

Claims Notification and Payment:

Claim Assessment Process

Extraction/ procurement of daily weather data from the weather stations maintained by IMD or any other Government/ Private agencies will be carried out by the Company.

To indemnify the losses, claims will be settled on weather data (Gridded/Automated weather station/Reference weather station) recorded at Indian Meteorological Department/ any other Private/Government weather station. The concerned agencies whose weather data is used by AIC, are liable for following the standards and norms of installation and maintenance of weather stations. AIC will take an undertaking from such organizations. Proper working of weather stations will be ensured through surprise visits by AIC officials on the sites. In case a private organization is involved in collecting of weather data, it will be ensured through an agreement that any liability arising out of information distortions will be borne by the concerned` organization itself and not by AIC.

The insured are not required to submit claim form as the process of payment of claims is automated, based on the weather data received from the sources mentioned above. The term sheet containing the trigger weather parameters and sums payable on breach of such trigger weather parameters shall form the basis of computation of claims payable to the insured and shall be deemed to be an integral part of the policy.

It is clarified by the insurer that other than the term sheet and the weather data for the cover period, no other document shall be relevant for the purpose of computation of claims on the occurrence of an adverse weather incidence.

Note- In case the insured feels that a due claim has not been paid, the insured has the right to inform the intermediary/ insurer about the loss. On receipt of such an information by the insured, the intermediary will then inform the company about the claim, collect the required documents from the insured.

Supporting Documents and forms, if required:

Insured, through the intermediary or by himself needs to submit the following documents for the processing of the Claim if required.

- ❖ Dully filled Claim form
- ❖ Land record document
- ❖ Aadhaar card copy or Aadhaar enrollment number (in case of policy holder having no Aadhaar card)
- ❖ Premium payment acknowledgement receipt (In case no portal or no information on portal is available with the insurer).
- ❖ Any other relevant document as requested by the Insurer.
- ❖ Original cancelled cheque with payee name printed on the cheque is required. If name of payee is not printed on the cheque, please attach copy of the first page of bank passbook

Claim Payment

Upon fulfillment of all the conditions required to qualify as payment of claim, the claim payment will be made through online mode. Claims when become payable, will be paid at a uniform rate to all the insured growers in the specified geographical area growing the insured crop. Claims will be directly credited to the Bank account of policyholder through online mode. A claim letter will be issued to the insured and the intimation ID will be converted to the Claim ID electronically under the supervision of Claim Processing Officer.

The insurer will settle the claims within 30 days from the end of the risk period or of receiving the weather data whichever is later.

A detailed claim report showing all the particulars of insurance and claims payable will be generated and after doing the necessary checks a claim note will be prepared and due approval will be taken.

GENERAL CONDITIONS:

FRANCHISE:

FRANCHISE OF UP TO 1% OF SUM INSURED/PREMIUM MAY BE APPLICABLE ON CASE-TO-CASE BASIS AS DECIDED BY THE UNDERWRITERS.

FREE LOOK PERIOD:

THERE IS NO FREE LOOK PERIOD.

CANCELLATION (OTHER THAN FREE LOOK PERIOD):

THE INSURED HAS A PROVISION TO CANCEL THE POLICY BEFORE RISK START DATE OF THE POLICY AND OBTAIN THE REFUND OF PREMIUM AFTER DEDUCTION OF STAMP DUTY AND EXPENSES INCURRED.

CANCELLATION BY INSURER:

IF IT IS FOUND AT ANY STAGE THAT THE POLICY HAS BEEN PURCHASED BY THE INSURED WITH AN INTENT OF FRAUD OR BY COMMITTING FRAUD, THE POLICYHOLDER OR ANYONE ACTING ON HIS BEHALF HAS MISREPRESENTED AND/OR SUPPRESSED THE FACTS SHOWN - THEN THE INSURER WOULD BE ENTITLED AND WELL WITHIN ITS RIGHTS TO:

- CANCEL AB INITIO FROM THE DATE OF INCEPTION OR THE RENEWAL (AS THE CASE MAY BE), OR ALTER THE POLICY, AT ITS' SOLE DISCRETION, UPON 30 DAYS' NOTICE BY SENDING AN ENDORSEMENT TO THE INSURED'S ADDRESS MENTIONED IN THE SCHEDULE WITHOUT REFUND OF PREMIUM; AND
- INSTANTLY REJECT/ REPUDIATE ANY CLAIM MADE UNDER THIS POLICY

ENDORSEMENTS:

ANY CHANGE IN THE TERMS AND CONDITIONS OF THE POLICY CAN BE MADE ONLY BY THE INSURER. NO OTHER PARTY CAN MAKE ANY CHANGES TO THE SAME. ANY SUCH CHANGES WILL BE SUPPORTED BY AN ENDORSEMENT ATTACHED AT THE BACK OF THE POLICY AND DULY SIGNED AND STAMPED BY THE CONCERNED AUTHORITY.

NOTICES:

A WRITTEN NOTICE WILL BE SENT TO THE COMMUNICATION ADDRESS (SPECIFIED IN THE SCHEDULE) OF THE POLICYHOLDER IN CASE OF ANY CHANGES MADE TO THE POLICY TERMS AND CONDITIONS.

- ❖ THE POLICYHOLDER WILL ACT FOR ALL INSURED PEOPLE IN SUCH A CASE.
- ❖ IF ANY NOTICE PERTAINS TO INSURER FROM THE INSURED, IT MUST BE COMMUNICATED IN WRITING ON THE OFFICE ADDRESS.
- ❖ NO INTERMEDIARY IS SUPPOSED TO RECEIVE ANY NOTICE OR ACT UPON ANY NOTICE ISSUED TO EITHER THE INSURER OR THE POLICYHOLDER.

GOVERNING LAW & DISPUTE RESOLUTION CLAUSE:

ANY AND ALL DISPUTES OR DIFFERENCES UNDER OR IN RELATION TO THIS POLICY SHALL BE ADJUDICATED BY THE INDIAN COURTS AND SUBJECT TO INDIAN LAW.

IF ANY ADMINISTRATIVE OR JUDICIAL BODY IMPOSES ANY CONDITION ON THIS POLICY FOR ANY REASON, THE COMPANY SHALL BE BOUND TO FOLLOW THE SAME WHICH MAY INCLUDE SUSPENSION OF ALL BENEFITS AND OBLIGATIONS UNDER THIS POLICY.

IF OUR PERFORMANCE OR ANY OF OUR OBLIGATIONS ARE IN ANY WAY PREVENTED OR HINDERED AS A CONSEQUENCE OF ANY ACT OF GOD OR STATE, STRIKE, LOCK OUT, PANDEMIC, LOCKDOWN, LEGISLATION OR RESTRICTION BY ANY GOVERNMENT OR ANY OTHER AUTHORITY OR ANY OTHER CIRCUMSTANCES BEYOND OUR ANTICIPATION OR CONTROL, THE PERFORMANCE OF THIS POLICY SHALL BE WHOLLY OR PARTIALLY SUSPENDED DURING THE CONTINUANCE OF SUCH FORCE MAJEURE. WE WILL RESUME OUR OBLIGATIONS UNDER THE POLICY, TO THE EXTENT POSSIBLE, AFTER THE FORCE MAJEURE CONDITIONS CEASE TO EXIST EVEN FOR THE PERIOD DURING WHICH THE FORCE MAJEURE CONDITIONS EXISTED

PROHIBITION ON REBATES:

SECTION 41 OF THE INSURANCE ACT 1938 STIPULATES AS FOLLOWS:

“(1) NO PERSON SHALL ALLOW OR OFFER TO ALLOW, EITHER DIRECTLY OR INDIRECTLY, AS AN INDUCEMENT TO ANY PERSON TO TAKE OUT OR RENEW OR CONTINUE AN INSURANCE IN RESPECT OF ANY KIND OF RISK RELATING TO LIVES OR PROPERTY IN INDIA, ANY REBATE OF THE WHOLE OR PART OF THE COMMISSION PAYABLE OR ANY REBATE OF THE PREMIUM SHOWN ON THE POLICY, NOR SHALL ANY PERSON TAKING OUT OR RENEWING OR CONTINUING A POLICY ACCEPT ANY REBATE, EXCEPT SUCH REBATE AS MAY BE ALLOWED IN ACCORDANCE WITH THE PUBLISHED PROSPECTUSES OR TABLES OF THE INSURER.

(2) ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE LIABLE FOR A PENALTY WHICH MAY EXTEND TO TEN LAKH RUPEES.”

Contact Details:

The insurer can be reached out at any time via the following:

- Email : aicho@aicofindia.com (For Claim)
- Helpline : 1800-116-515 (toll free)/011-24604444
- Website : www.aicofindia.com
- Address : Plate B & C, Office Block-1, 5th Floor, East Kidwai Nagar, New Delhi – 110023

In case the insured has any query or grievance, he may contact the regional office of the state to which the insured belongs or may call on 1800-116-515. The insured may also send an email at aicho@aicofindia.com. If the insured is unsatisfied with the response, he may contact the nodal grievance officer at head office.

S.No.	Regional Office	State(s) Serviced	Address	Contact No.
1	Ahmedabad	Gujarat	Jeevan Vikas Building First Floor, Opp. Jhansi Rani's Statue Satellite Road, Ahmedabad - 380015 ro.ahmedabad@aicofindia.com	079-26472600
2	Bangalore	Karnataka	3rd Floor, Karnataka Pradesh KrishikSamaj No. 18, Nrupatunga Road, Hudson Circle, Bangalore - 560 001 ro.bangalore@aicofindia.com	080-22115390
3	Bhopal	Madhya Pradesh	Jeewan Shikha, Central Zonal Office, 60-B, 1st Floor, North Wing, Hoshangabad Road, Bhopal - 462011 ro.bhopal@aicofindia.com	0755-2700132
4	Bhubaneswar	Odisha	The Mother, 1st Floor, Plot No - 87, Satya Nagar, Bhubneswar - 751 007 ro.bhubaneswar@aicofindia.com	0674-2380023
5	Chandigarh	Himachal Pradesh, Haryana, J&K, Punjab	Cabin No 7, 3rd Floor, Agro Mall, Sector 20, Panchkula, 134117 ro.chandigarh@aicofindia.com	0172-2538046
6	Chennai	Tamil Nadu, Pondicherry, Andaman and Nicobar island	Old No. 156 (New No. 323), Andhra Insurance Building, 1st Floor, Thambu Chetty Street Chennai - 600 001 ro.chennai@aicofindia.com	044-43403400
7	Dehradun	Uttarakhand	56, Rajpur Road, behind Hotel Classic, Dehradun - 248 001 ro.dehradun@aicofindia.com	0135-2740233

8	Guntur	Andhra Pradesh	Door No. 31-14-1178, 3rd Floor,14th Line, Arundelpet, Guntur - 522002 ro.guntur@aicofindia.com	0863-2233565
9	Guwahati	Assam, Meghalaya, Manipur, Mizoram	House No. 160, 3rd Floor, Rajgarh Road, Guwahati - 781 007 ro.guwahati@aicofindia.com	0361-2462313
10	Hyderabad	Telangana	United India Insurance Towers, 3-5-817 & 818, 8th Floor), Basheerbagh, Hyderabad - 500 029 ro.hyderabad@aicofindia.com	040-23242594
11	Jaipur	Rajasthan	Upasana Towers, 4th Floor, SubhashMarg, C-Scheme, Jaipur - 302 001 ro.jaipur@aicofindia.com	0141-4042999
12	Kolkata	West Bengal, Tripura	Unit No: 403, 4 th floor, NBCC Square, Action Area -3, Rajarhat, Kolkata, West Bengal - 700135 ro.kolkata@aicofindia.com	033-22882666
13	Lucknow	Uttar Pradesh	5th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow (U.P.) 226001 ro.lucknow@aicofindia.com	0522-4262301
14	Mumbai	Maharashtra, Goa	BSE Tower, 20th Floor, Dalal Street, Mumbai - 400 020 ro.mumbai@aicofindia.com	022-61710910
15	Patna	Bihar	1st Floor, Yunus Corporate , S.P. Verma Road Patna -800001 ro.patna@aicofindia.com	0612-2216426
16	Raipur	Chhattisgarh	2 nd floor of adjoining investment byilding, Phase – II, Jeevan Prakash, Jeevan Bima Marg, Pandri, Raipur - 492004 ro.raipur@aicofindia.com	0771-4316023
17	Ranchi	Jharkhand	1st Floor, Tara Tower Radium Road, Kutcheri Chowk, Ranchi - 834 001 ro.ranchi@aicofindia.com	0651-6571147
18	Thiruvananthapuram	Kerala	8th floor, Carmel Towers, Cotton Hill PO, Vazhuthacaud, Thiruvananthapuram, Pin code: 695014 ro.thiruvananthapuram@aicofindia.com	0471-2334493

Grievances:

If the insured or his/her legal heirs or nominee is unsatisfied with the action taken by insurance company, he or she may approach any one of the following insurance ombudsman with his grievance. The following is the list of toll- free number for the Grievance cells.

S.No	State	Toll Free No	Timings
1	Assam	1800-891-2480	Monday to Friday 10 AM to 5.45 PM
2	Chhattisgarh	1800-419-0344	Monday to Friday 10 AM to 5.45 PM
3	Haryana	1800-180-2117	Monday to Friday 10 AM to 5.45 PM
4	Karnataka	1800-425-0505	Monday to Friday 10 AM to 5.45 PM
5	Kerala	1800-425-7064	Monday to Friday 10 AM to 5.45 PM
6	Madhya Pradesh	1800-233-7115	Monday to Friday 10 AM to 5.45 PM
7	Maharashtra	1800-419-5004	Monday to Friday 10 AM to 5.45 PM
8	Meghalaya	1800-891-2480	Monday to Friday 10 AM to 5.45 PM
9	Odisha	1800-890-4181	Monday to Friday 10 AM to 5.45 PM
10	Rajasthan	1800-419-6116	Monday to Friday 10 AM to 5.45 PM
11	Tamil Nadu	1800-103-6565	Monday to Friday 10: 30 AM to 5 PM
12	Telangana	1800-599-2594	Monday to Friday 10 AM to 5.45 PM
13	Tripura	1800-572-0258	All days 10 AM to 5.45 PM
14	Uttar Pradesh	1800-889-6868	Monday to Saturday 6 AM to 10 PM
15	Uttarakhand	1800-1207-515	Monday to Friday 10 AM to 5.45 PM
16	West Bengal	1800-572-0258	All days 10 AM to 5.45 PM

Note:

Policy Terms and Conditions & Premium rates are subject to change with prior approval from IRDAI. Tax benefits are subject to changes in tax laws. Please consult your financial/tax advisor for more details.

Disclaimer:

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions, and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Annexure A – Premium Tables

The indices in the term-sheet are to be defined based on the relevant weather parameters which have direct impact on the crop health and crop yield and adverse deviations in the said indices indicate losses to the crop.

The risk is categorized into 6 categories based on the level of severity.

For, each of these categories, gross premium rates are provided below:

Gross Premium as a percentage of sum insured for each category of cover is as below:

Coverage	Category A	Category B	Category C	Category D	Category E	Category F
All Rainfall based covers	0.83%	3.33%	6.67%	12.50%	20.83%	29.17%
All Temperature based covers	0.83%	3.33%	6.67%	12.50%	20.83%	29.17%
All Humidity based covers	0.83%	3.33%	6.67%	12.50%	20.83%	29.17%
Sunshine hours	0.83%	3.33%	6.67%	12.50%	20.83%	29.17%
Chilling requirement	0.83%	3.33%	6.67%	12.50%	20.83%	29.17%
High Wind speed	0.83%	3.33%	6.67%	12.50%	20.83%	29.17%
Pest-Disease congenial climate	0.83%	3.33%	6.67%	12.50%	20.83%	29.17%

Annexure B- List of crops

Crop Type	Crop Name
Horticulture/ Commercial Crops	Acid Lime, Almond, Aloe Vera, Amaranthus, Amorphophallus, Anthurium, Aonla, Apple, Apricot, Arum, Ash Gourd, Avocado, Baby Corn, Bail, Balsam Apple, Banana, Bay Leaf, Beans, Beet Root , Bell Pepper, Ber, Bhang , Bhindi, Bishops Weed, Bitter Gourd, Bottle Gourd, Brinjal, Broccoli, Brussil'S Sprouts, Bush Squash, Butter Pea , Cabbage, Caleus, Capsicum, Cucurbits, Cardamom, Carnation, Carrot, Cashew, Cauliflower, Celery,, Chapan Kaddu, Chestnut, Chillies, China Astor, Chrysanthemum, Cinnamon, Citrus, Clove, Colocasia , Coriander, Cotton, Crossandra, Cucumber, Cumin, Curry Leaf, Custard Apple, Cymbidium, Datepalm, Dill Seed, Dolichos Bean, Drum Stick, Fennel, Fig, French Bean, Garlic, Gerbera, Gerkhin, Ginger, Gladiolus, Gobhi Sarson, Grape, Greater Yam, Green Pea , Guava, Hazelnut, Hibiscus , Indian Bean , Indian Squash , Isabgol, Ivy Gourd, Jack Fruit, Jamun, Jasmine, Jute, Kaner, Kinnow, Kiwi Fruit, Knol-Khol, Kokum, Koronda, Kundru, Lab Lab, Lahsoda, Large Cardamom, Leafy Vegetable, Lehberrry, Lemon, Lesser Yam , Lettuce, Lilliums, Litchi, Long Melon, Loquat, Malta, Mango, Marigold, Medicinal, Melon, Mentha, Mesta, Methi , Mint, Mosambi , Mulberry, Mushroom, Neem, Nutmeg, Onion, Opium Poppy, Orange, Papaya, Passion Fruit, Peach, Pear, Pecan Nut, Pepper, Periwinkle, Persimmon, Pineapple, Plum, Pointed Gourd, Pomegranate, Potato, Pumpkin, Radish, Red Chillies, Ribbed Gourd , Rice Fallow Cotton, Ridge Gourd, Rose, Roselle , Runner Bean, Safed Musli, Saffron, Sapota, Satawar, Smooth Guard, Snake Gourd, Spinach, Spine Gourd, Sponge Gourd, Stevia, Strawberry, Sugar Beet, Sugarcane , Summer Squash , Sweet Cherry, Sweet Potato, Tapioca, Tomato, Tuberose, Tulsi, Turmeric, Turnip , Vanilla, Walnut, Watermelon, White Yam, Winged Bean, Yard Long Bean, Zentedeschia
Food Crop/ oilseeds	Bajra, Barley, Barnyard Millet, Bengal Gram, Black Gram, Broad Bean, Buck Wheat, Castor, Cluster Bean, Common Millet, Cowpea, Faba Bean, Field Bean, Fingermillet, Green Gram, Groundnut, Guar, Horse Gram, Italian Millet, Jojoba, Jowar, Karan Rai, Khesari , Kodo Millet , Korra, Lentil , Lethyrus, Linseed, Lobia, Maize, Mochai, Moth Bean, Mustard, Niger, Oats, Oilseeds, Olive, Paddy, Peas, Pigeon Pea, Ragi, Rajma, Rajmash Bean, Rape and Mustard, Raya, Red Gram, Rice, Rice Fallow Pulses, Ricebean, Rocket Salad, Safflower, Sarson, Sesame, Sorghum, Soybean, Sunflower, Sunnhemp, Tall Fescue Grass, Toria, Triticale, Wheat
Plantation crops	Areca nut, Babool, Betel Vine, Chinar Tree, Cocoa, Coconut, Coffee, Eculeptous, Jatropha, Oil Palm, Palmyra, Poplar, Pulpwood, Rubber, Sagoan, Sal Wood, Sandal Wood, Tea, Teak, Tobacco

Please note:

- i. Any crop not mentioned above may be considered at the time of underwriting.
- ii. The annexure is subject to further amendment following likely developments in the future.
- iii. All varieties of the crops mentioned in the above table will be considered for insurance.

Annexure C- List of covers

The covers in detail are provided below:

Rainfall Cover

- Deficit Rainfall Cover- Indemnify the insured against the likelihood of financial loss on account of crop loss due to shortfall in rainfall.
- Excess Rainfall Cover - Indemnify the insured against the likelihood of financial loss on account of crop loss due to heavy and long period of excess rainfall.
- Cover for inadequate distribution of rainfall- Indemnify the insured against the likelihood of financial loss on account of crop loss due to uneven/inadequate distribution of rainfall.
- Unseasonal rainfall cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to off-season rainfall.
- Wet spells- Indemnifies the insured against the likelihood of financial loss on account of crop loss due to continuous rainfall.

Temperature Cover

- High Temperature Cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to upward deviation from any of the specified temperature.
- Low Temperature Cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to downward deviation from any of the specified temperature.

Humidity Covers

- Low relative humidity - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to reduced growth due to low relative humidity during cover period.
- High relative humidity - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to reduced growth due to high relative humidity during cover period.

Sunshine hours

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to deviation in sunshine hours that affects the crop growth.

Chilling requirement

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to shortfall in chilling hours.

High wind speed

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to heavy windspeed during cover period.

Pest-disease congenial climate

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to losses happened to the plants/crops due to unfavorable climate (combination of temperature, rainfall, and humidity) leading to pest and disease attack during cover period.

Please note:

- a. The annexure is subject to further amendment following likely developments in the future.
- b. Single cover or a combination of the above covers would be offered to the policyholder to ensure adequate risk coverage.
- c. The covers based on above weather parameters may be provided as per client requirement and therefore, those mentioned in the annexure are not exhaustive.