

Pradhan Mantri Fasal Bima Yojana

Exclusions

EXCLUSIONS

The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred arising out of damage or loss to insured Crop arising from:

- 1) The burning of the Crop by order of any public authority.
- 2) Malicious, wilful act or gross negligence of the Insured or any of his representative(s) or employee(s).
- 3) Any peril not specifically covered under the Policy.
- 4) Other preventable risks.
- 5) Consequential loss whether or not caused by an insured peril.
- 6) Theft/ clandestine sale of the Insured Crop
- 7) Intentional destruction of the Insured Crop
- 8) Action of birds and animals including grazed and destroyed by Domestic and/or wild animals
- 9) Loss occurring prior to commencement of risk.
- 10) Loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- 11) Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds or any consequences thereof.
- 12) Harvested Crops bundled and heaped at the place before Threshing.

