

**Kshema Prakriti**  
**UIN: IRDAN162RP0001V05202324**

Annexure 4

## Kshema Prakriti

### Special Features

1. Perils covered are the named perils.
2. The Sum Insured varies depending upon the Crop and location. In case of animal attack, the sum insured is restricted to 25% of the policy sum insured.
3. Actuarial based premium
4. Loss assessment is done based on satellite images.
5. Claim settlement based on the predefined indemnity table.

kshema