

Kshema Nilgai Protection Cover

Add On Wordings

Section I Operative clause

You having opted to take coverage against damage caused by Nilgai (*Boselaphus tragocamelus*) and having paid the premium towards the coverage, this coverage is subject to all the term, conditions, and exclusions mentioned in the base policy apart from specific terms, conditions and exclusions mentioned hereunder. This add on shall be opted along with the base policy where animal attack is covered.

Section II Coverages

- Damage to wheat (*Triticum aestivum*), gram (*Cicer arietinum*) and mustard (*Brassica campestris*), moong (*Phaseolus mungo*), guar (*Cyamopsis tetragonoloba*) and cotton (*Gossypium arboreum*) are covered.
- Damage caused by trampling, eating leaves and pods of the crop to an extent that the plant is irrecoverable and cannot produce any yield
- Coverage is to a Maximum limit on the sum insured as mentioned against Animal attack in the policy schedule.
- In case of partial damage, the number of plants damaged shall be counted and accordingly claim will be calculated.

Section III Exclusion

All exclusion stated in the base policy is applicable to this add on.

Section IV Terms and Conditions

Condition

1. Shall provide a proof of having adopted any of the below methods (as mentioned in Section V) to prevent Nilgai attack
2. In case of physical deterrents and Visual repellents (as mentioned in Section V), photo at the time of proposal shall be submitted.
3. In case of other methods (as mentioned in Section V) the farmer shall declare the adoption and shall establish the same at the time of survey.
4. Pug mark photograph is mandatory to admit claim
5. Sum Insured limit will be limited to 50% per event subject to a maximum of two claims during the policy period.
6. **Immediate intimation** of loss through Email to : customer.support@kshema.co or Toll-Free number 18005723013.

Section V - Warranties to be adopted

The farmers shall adopt any one of the following preventive methods and shall produce proof of having them adopted at the time of claim, failure to establish of having adopted any of the below protection, claim shall be settled at 75% of the final estimated loss.

Physical deterrents – such as nylon rope, nylon net and garden net around the farm.

Visual repellents - scarecrow and reflective ribbon around the farm.

Chemical repellents - different concentrations of Neelbo and Ecodon (based on ricinoleic acid) applied by spraying, soaking jute rope, soaked in wood shavings packed in plastic bags and paper cups.

Biological deterrents - bioacoustic device and different concentrations of faecal solution of horse, tiger and Himalayan black bear every 10 days.

Section VI - Loss Assessment

- a) Claim detection and loss assessment will be done only through remote sensing satellite image /Drone Image/Pictures submitted through Kshema Application using inhouse developed algorithm
- b) Compensation shall be payable proportionally based on the extent of loss determined as above corresponding to the value of the Crop as determined in the indemnity table