

Annexure 4

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Special Features

- a) The Perils are classified into two categories.
- Peril Category 1
1. Cyclone
 2. Drought
 3. Flood
 4. Hailstorm
- Peril category 2
- i) Aircraft damage
 - ii) Earthquake
 - iii) Fire excluding forest fire and bush fire
 - iv) Inundation
 - v) Landslide
- b) Farmer can select one peril from each of the two categories.
- c) The Basic sum Insured varies depending upon the crop, duration and perils selected.
- d) Basic Premium per acre is fixed at Rs 499 /- (Rs. 423+72)
- e) Additional Sum Insured can be opted only at the inception of the policy and not later. The sum insured can be increased to the nearest multiple of Rs.5000/- and in incremental units of Rs.5000/- till the maximum sum insured fixed for the crop being insured under this policy.
- f) Loss assessment is done based on satellite images.