## KSHEMA GENERAL INSURANCE LIMITED



Kshema Sukriti UIN: IRDAN162RP0002V05202324

Annexure 1

## Kshema Sukriti Coverage

Loss or Damage caused by the operation of any two of the following Perils selected by the farmer. The farmer can select 1 peril from each of the categories.

## **Peril Category 1**

- a) Cyclone
- b) Inundation (Not applicable to Hydrophilic crops)
- c) Flood
- d) Hailstorm

## **Peril Category 2**

- a) Aircraft damage
- b) Earthquake
- c) Natural Fire due to lightening
- d) Animal Attack by Monkey / Wild Boar / Elephant / Rabbit only for a maximum sum insured of 25% of the policy sum insured..
- e) Landslide