

Kshema Sukriti
UIN: IRDAN162RP0002V05202324

Annexure 2

Kshema Sukriti

Exclusions

The following Losses will not be paid:

The Company shall not cover losses and damages occurred due to the following;

- a) War Risk: Loss as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion, loot, pillage in connection therewith;
- b) Nuclear Risk: Any loss to the insured crop arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component;
- c) Consequential Loss: Consequential loss of any kind or description.
- d) Malicious damage, arson and other preventable risks;
- e) Terrorism: Any loss to Crop on account of terrorist activities;
- f) Pollution or contamination of any kind;
- g) Political risk or Loss or damage caused by an order of any governments or any other authority;
- h) Volcanic eruption, costal or river erosion or other convulsions of nature;
- i) Theft, riot and strike;
- j) Non cultivation of Crop during the Period of Insurance;
- k) Post harvest losses for crops which are required to be dried in cut and spread / small, bundled condition depending on the requirement of the crops in that area kept in the field;
- l) Animal Damage caused by any animal other than the animal specified in the clause 3 i.e. Coverage.
- m) Coverage of Hydrophilic crops against inundation.
- n) By any other peril, which is not explicitly covered in the Policy Schedule