

Kshema Sukriti  
 UIN: IRDAN162RP0002V05202324

Annexure 4

## Kshema Sukriti

### Coverage

#### 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.**

#### Major Perils

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

#### Minor Perils

- 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

Note: 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.

#### Indemnity Table

The amount of loss would be assessed based on the below indemnity table.

Stages	Percentage of Duration of the Crop from the date of sowing	Compensation percentage (Proportionate of Sum Insured)
1	up to 15%	15%
2	Above 15% up to 30%	25%
3	Above 30% up to 60%	60%
4	Above 60% up to 85%	80%
5	Above 85%	100%

The Indemnity amount shall be arrived after applying the percentage of loss determine through satellite image / pictures obtained through app / drone images on the value of the crop corresponding the duration of the crop.

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In case the extent of crop damage is determined to be more than 85% the loss would be treated as total loss and total value of the crop corresponding to the stage is payable. The policy stands cancelled upon payment of loss.

In the event of claim falling under the stages 1 to 4, proportionate sum insured will be exhausted for the affected area and the Policy shall continue for the remaining period for unaffected area with the reduced sum insured. The Loss shall be arrived by using the formula:

*Compensation = Sum insured x corresponding Compensation percentage to the stage of the crop x extent of insured area affected x Indemnity percentage*

