



**PROPOSAL – CUM – POLICY SCHEDULE  
FOR FARMER’S PACKAGE INSURANCE**

Address of Policy Issuing Office-----

Attached to and forming part of the Policy No.  
Agency

Proposer’s Name:

Period of Insurance (both days inclusive)

Address:

From ----- To

Occupation:

Renewal date:

SECTION NO.	DESCRIPTION OF PROPERTY					SUM INSURED Rs. 1	PREMIUM (Rs) (Co.USE) 3
I.FIRE ALLIED PERILS & TERRORISM	A.	(i) Building of Class ‘A’ Construction only (ii) Building of other than Class ‘A’ construction only.					
	B.	i) Contents (Excluding Jewelry & valuables) In A (i) In A (ii)					
II.FIRE ALLIED PERILS & TERRORISM	A.	Stock of farm produce (grain and / or seeds of all kinds) only stored in godown					
	B.	Stock of farm produce (gram and/or seeds of all kinds) only whilst stored in open <b>NOTE:</b> The Insured property should not be stocked/deposited within 15 m. of any other higher rated materials, higher rated buildings in the open unless such buildings are of Class-1 or superior construction in which walls facing the storage have no openings or have opening protected by fire proof doors/shutter).					
III BURGLARY HOUSE BREAKING	<b>CONTENTS:</b> All contents in the premises at the above address <b>NOTE:</b> Insurance on contents should be for value equivalent to the value mentioned under Item 1-B above						
IV TV/CR/VCP	Name of Manufacturer	Make & year of Make	Model	Value	Total Value		
V (A) PEDAL CYCLE (B) CYCLE RICKSHAW	Make & Name of manufacturer	Year of make	Frame No.	Licence No.	Value including accessories		
VI PERSONAL ACCIDENT JPA/ GAP	Name / Occup ation	Age / Dt. Of birth	Details of existing Deformity Disability if any		Name of Assignee	Table of Benefit opted for (Applicable under P.A. only)	
<p>Assignment clause for Personal Accident Insurance. JPA/GAP. Section – V I ----- do hereby assign the money payable in the event of my death by ----- to ----- further declare that his receipt shall be sufficient discharge to the Company. Place ---- Date----- (Signature of the Proposer) Assignment witnessed by Sl. No. Name Address Signature 1. 2. 3. <b>NOTE:</b> In case of more than one person is covered separate Assignment clause is required to be signed by each proposer on a sheet of paper duly witnessed by two persons and to be attached with the proposal-cum-Policy Schedule.</p>							



VII BIO-GAS PLANT /TINY SECTORS/ ARTISANS / VILLAGE & COTTAGE INDUSTRY/S	Bio- Gas Plant Tiny Sector Industries as declared by Government <b>NOTE:</b> (i) Original Investment on equipment and machinery does not exceed Rs. 5 lacs and (ii)The total value at risk (including building machinery stocks and stock in process does not exceed Rs. 10 lacs)							
VIII LIVESTOCK/ CATTLE/ CAMEL/ HORSE Etc.	Type of animal breed & Ear tag No.	Sex Colour & Age	Date of purchase of own breed & purpose of use.					
<b>NOTE:</b> (i) Premium to be charged as per the classification of Scheme/Non-scheme and the type of animal /(whether cattle/ sheep/ camel/goat/ horse etc) (ii) Separate Veterinary health certificate to be attached as per the enclosed format.								
IX.KISAN AGRICULTURAL PUMSET UPTO 10 H.P	PUMP Make Type Section Delivery Sl.No. Yr. of Make		Driving Unit Electric Make HP Yr.of make RPM Sl.No. Amp Volt.		Diesel Make HP Yr. Of Make RPM Sl.No. No. of cylinders			
X POULTRY	Total No. of units No. of birds in each unit & variety	Date of Purchase unitwise & Age	Source of purchase & expected date of disposal					
<b>NOTE:</b> (i) All birds within one premise/s would be Insured. (ii) No selective Insurance is to be admitted. (iii) Separate Veterinary health certificate as per the enclosed format is to be attached. (iv) The enclosed valuation table (weekly) will form the part of this policy for claims settlement.								
XI.FIDELTY GUARAN-TEE	(Excluding salesman & Commission agents)							
Name		Designation	Salary P.M.	Amount of Guarantee				
<b>NOTE:</b> (i) S.I. would be 10% of S.I. under section 1 or Rs.50,000 whichever is less.								
XII BAGGAGE	Details of personal baggage effects and other articles carried during the period of Travel anywhere in India							
XIII ANIMAL DRIVEN/ CART/ TONGA/ COACHES	a) Particulars of the vehicle							
Sl. No	Description of the Vehicle including tyre & accessories (if any) and Town or Locality where the cart would be used.	Date of Make and State the Licence /permit No. & validity date if any.	a) Municipality's Registration Number if any/ b) purpose of use/ Goods Passenger carrying capacity.	a) Present estimated value (inclusive of all accessories (Rs.) b) Is it in a sound state or repair				
b) Particulars of the Animals								
Sl. No	Description of the Animal its name, colour, natural mark, sex and Age	Cost price & Date of purchase	Present Estimated value (Rs.)					



	a) Do you require cover against death of animal, due to disease and accident any time Yes / No							
	b) Will the Vehicle be driven only by you? If any other person will drive the Vehicle regularly. Please state is name, age and address Yes / No							
	c) Do you or any other person who, to your knowledge will drive, suffered from defective vision or hearing or any other physical defect Yes / No							
	d) Do you like to insure your liability at law towards public and passenger arising out of the use of the vehicle Yes / No							
	e) Do you wish to insure the Driver of the Vehicle against accidental death or disability Yes / No							
XIV AGRICULTU- RAL TRACTORS	A.		If designed primarily as Pedestrian controlled tractors and not exceeding 6 HP(including allotment supplied by makers for use with this type of tractor) Other than A above			S.I or IEV		
	B.		Particulars of Tractors Insured					
	Regn. Mark & No.	Engine No. Chassis No.	Make	Year of Manufacture	Type of Body	Gross vehicle weight		
	C.		Whether there are any electrical / electric fittings, value thereof if cover required Yes / No					
	D.		Whether cover for higher third party property damage is required Yes / No					
	NOTE: Minimum value for the purpose of computation will be Rs. 4-0,000/- Irrespective of any lower value declared for insurance.							
NOTE: The liability of the Company does not commence until the proposal has been accepted by the Company and full premium paid								

I / We hereby declare that the particulars contained herein are true and correct and that no material fact has been withheld, misstated or misrepresented and also that this proposal-cum-schedule form part of the company's standard policy and shall be the basis of the contract between me/us and insurance company. I / We further declare that the sum Insured herein represent the full value of the property / persons / animals / birds / carts described herein.

Place:  
Date :

**Signature of the Proposer**

**SECTION 41 OF THE INSURANCE ACT 1938  
PROHIBITION OF REBATES**

Payment of rebates is expressly prohibited under Section 41 of the Insurance Act, 1938.

- No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
- Any person making default in complying with the provisions of this Section shall be punishable with fine, which may extend to Rs.500/-.