

PLANTATION INSURANCE POLICY



UNITED INDIA INSURANCE COMPANY LIMITED

CIN: U93090TN1938GOI000108

CUSTOMER INFORMATION SHEET (CIS)

This document provides only key information about Plantation Insurance. Please refer to the policy wordings for detailed terms and conditions.

SL.NO	TITLE	DESCRIPTION	POLICY / CLAUSE NUMBER
1	Product Name	PLANTATION INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0029V01199900	
3	Structure	Indemnity Policy	
4	Interests insured	Horticulture and plantation crops can be covered	
5	Sum Insured / Scope	Input cost as agreed. Month-wise / Stagewise Input cost as per policy will be the basis of claim settlement.	
6	Policy Coverage (What the policy covers)	Damage (affecting yield for current season) directly due to. 1. Fire including forest fire and bush fire. 2. Lightning 3. Acts of terrorism 4. Riot and strike. 5. Storm, cyclone typhoon, tempest, hurricane tornado Hailstorm whilst in direct and immediate operation over the area in which the insured floriculture crop described 6. Flood & inundation 7. Impact by road/rail vehicles, aircraft and other aerial devices or articles 8. Wild animals 9. Earthquake 10. The specified pests and diseases named in the specific crop-wise clause (if any) attached in the policy.	I. 1 I. 2 I. 3 I. 4 I. 5 I. 6 I. 7 I. 8 I. 9 I. 10
7	Add-on-Cover	Losses due to Named pests and Diseases with additional premium.	
8	Loss Participation	Franchise: Claims are payable only if the amount of the claim assessed exceeds the sum insured for 100 plants per species. Excess: The insured shall bear the first 20% of each loss. Claims are settled at 80% of the assessed loss, with 20% borne by the insured. Salvage is deducted from the claim amount.	V. VI.
9	Exclusions (What the policy does not covers)	1. Theft 2. Loss, damage and/or liability caused by or arising from or in consequence, directly or indirectly, of: a. War, civil unrest, political acts, or government orders. b. Nuclear events or radioactive contamination. c. Earthquake, Volcanic eruption or other Convulsions of nature other than those specifically covered by this Insurance. 3. Loss or damage due to: a. Insects, pests and diseases, other than those specifically covered by this Policy, as per crop-wise clause attached.	II. 1 II. 2 II. 3

		<div><div><div><div><div>b. Excessive / Deficient use of any nutrient</div><div>c. Any act of negligence / omission</div><div>d. Drought conditions.</div><div>e. Wilful negligence</div><div>f. Human action, birds and locusts.</div><div>g. Fog and/or high humidity.</div><div>h. Non-bearing of fruits/Non flowering of floriculture/Horticulture/Plantation crop, not being used by the occurrence of insured peril</div><div>i. Rainwater not directly linked to the insured peril</div><div>j. Improper selection of site and plant spacing for establishing orchards.</div><div>k. Frost or cold waves.</div><div>l. Delay in the onset of monsoon.</div><div>m. Excessive heat or heat waves.</div><div>n. Pollution of any form.</div><div>o. Improper maintenance.</div><div>p. Burning of property by the order of a public authority or arising out of any subterranean fire.</div><div>q. Waterlogging.</div><div>r. Weeds and improper / insufficient / irregular weeding.</div></div></div><div><div>4. Damage to land, structures, irrigation systems, and agricultural equipment.</div><div>5. The excess under the Policy, to be first borne by the Insured of each and every claim.</div><div>6. Any kind of consequential loss</div><div>7. Natural mortality of plants.</div><div>8. Loss or damage to the fertilizers, manures, pesticides and insecticides stored in the Insured's agricultural field.</div><div>9. Any loss or damage to crop after harvesting is done or whilst the crop is in storage or in transit.</div><div>10. Non-compliance with recommended agricultural practices.</div><div>11. 11. Loss or damage to the (plants / fruits) produce.</div></div></div></div>	<div>II. 4</div> <div>II. 5</div> <div>II. 6</div> <div>II. 7</div> <div>II. 8</div> <div>II. 9</div> <div>II. 10</div> <div>II. 11</div>								
10	Special Conditions and Warranties (if any)	<div><div>Plant Protection and Recommended Practices</div><div><div><div>The Insured must safeguard their crop and maintain it efficiently.</div><div>The Company shall have full access to examine the crop.</div><div>In case of frost, the Insured should maintain field temperature by lighting fires.</div><div>Necessary precautions for plant protection and following recommended practices are required.</div></div></div></div>	III. 4								
11	Admissibility of Claim	Immediate claim intimation to be given to the Insurer and submit all supporting documents for processing the claim.									
12	Policy Servicing – Claim Intimation and Processing	<div><div>Please contact your Policy issuing office, details of which are mentioned in your Policy Document.</div><div><table><tr><th colspan="2">Turn Around Time (TAT) for claims settlement</th></tr><tr><td>Settlement Offer</td><td>Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant.</td></tr><tr><td>Claim Rejection</td><td>Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents.</td></tr><tr><td>Claim Payment</td><td>Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.</td></tr></table></div></div>	Turn Around Time (TAT) for claims settlement		Settlement Offer	Upon receiving the final survey report and all necessary documents, a claim settlement offer will be made within 30 days to the insured/claimant.	Claim Rejection	Upon deciding to reject the claim, the reasons will be communicated in writing within 30 days of receiving the final survey report and/or necessary documents.	Claim Payment	Claims will be paid within 5 working days after receiving the discharge voucher from the insured/claimant.	
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13	Grievance Redressal and Policyholders' Protection	<p>In case of any grievance, you may contact UIIC through</p> <p>a. Website: www.uiic.co.in</p> <p>b. Toll Free Number: 1800 425 333 33</p> <p>c. E-Mail: customercare@uiic.co.in</p> <p>You may also approach the grievance cell at any of our branches with details of the grievance.</p> <p>Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (https://igms.irda.gov.in/) OR approach the Office of the Insurance Ombudsman in your respective Area/Region.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all Information correctly sought by the insurer at the time of filling the proposal form. • In case of any change /modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately • Non-disclosure of material information may affect the claim. 	

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.

I have read the above and confirm having noted the details.

Place:

Date:

Signature of the Policyholder.