

KHALIHAN INSURANCE PACKAGE POLICY

APPLICABILITY:

This insurance is available in the form of package and provides for covering unprocessed grain kept in khalihan awaiting processing, Animal Driven Cart (without animals) and thresher operator.

SCOPE OF THE COVER:

- Section a: Unprocessed grain in khalihan against Fire, Termites, Riot, Strike and Malicious Damage.
- Section b: Animal Driven cart (without animal) in khalihan against Fire, Riot, Strike, and Malicious Damage.
- Section c: Person operating Thresher in khalihan against Personal Accident (as per Gramin Personal Accident cover).

SUM INSURED:

For the above, it shall be as under (in serial order).

Section a:	Rs.45,000	per khalihan/per farmer
b:	Rs.5,000	-do-
c:	Rs.10,000	-do-

PREMIUM:

Rs.100/- (Net) including Service Tax.

SPECIAL EXCLUSIONS:

This package insurance does not cover:

1. Grass, fodder, straw, husk, etc. will not form a part of insured crop. Only food grain shall be considered as insured.
2. Loss by theft during or after the occurrence of any insured peril except as provided for in the Riot, Strike and Malicious Damage clause.

3. Loss or damage to property occasioned by its own undergoing any heating or drying or fermentation process.
4. Loss or damage occasioned by or through or in consequence of the burning of property by order of any public authority and subterranean fire.
5. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons or material.
6. Loss or damage occasioned by or through or in consequence directly or indirectly, of earthquake, volcanic eruption, typhoon, storm, cyclone, tempest, hurricane or other convulsions of nature, flood and inundation.
7. Loss or damage occasioned by or through or in consequence, directly or indirectly of mutiny, civil commotion, assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.
8. Loss or damage occasioned by or through or in consequence, directly or indirectly, of burning, whether accidental or otherwise, forest, bush and jungles and the cleaning of lands by fire.
9. Property insured if removed to any place other than in which it is state to be kept while insured.
10. The P.A. Cover shall cease to function in respect of any accident beyond the stated period of work on the thresher.

EXCESS:

Rs.2,500/- per event. This excess shall not apply to section C (P.A. Cover).

CLAIM PROCEDURE:

1. Immediate intimation of the loss.
2. Submission of duly filled in claim form alongwith following:
 - a. Report of fire authorities if their services were utilized in controlling fire.
 - b. A certificate from Patwari of the village certifying that the insured is the owner of the land where the insured crop is grown.
 - c. A certificate from Patwari of the village or the Gram Panchayat stating therein the crops grown by the insured and their average yield.
 - d. For Personal Accident Claims, medical report and in the event of Death, Post Mortem Report, police Report, Panchnama, etc.