



दि ओरिएण्टल इंश्योरेंस कम्पनी लिमिटेड
THE ORIENTAL INSURANCE COMPANY LIMITED
पंजीकृत कार्यालय :- ओरिएण्टल हाऊस, पो.बॉ. नं- 7037, ए-25/27 आसफ अली रोड, नई दिल्ली
Regd. Office: Oriental House, P.B. No. 7037 A-25/27, Asaf Ali Road, New Delhi

PROSPECTUS
KISAN PACKAGE INSURANCE POLICY
UIN- IRDAN556P0122V01200506

SALIENT FEATURES :

1. This policy contains 16 sections (including tariff and Market Agreement Sections) which will comprehensively satisfy probable insurance needs of different categories of farmers.
2. Sections I a & b as enumerated on next page will be compulsory and farmer shall have to opt for minimum three sections.
3. A special discount in lieu of group of sections opted by a farmer under this policy shall be allowed as under :-
4. (i) Where more than 4 and upto 6 sections (including tariff and Market Agreement Sections) are availed/opted, 15% on Non-tariff /Non Market Agreement premium only.
(ii) Where more than 6 and upto 8 sections (including Tariff and Market Agreement Sections) are availed/opted, 20% on Non-tariff/Non Market Agreement premium only.
(iii) Where more than 8 sections (including Tariff and Market Agreement Sections) are availed/opted, 25% on Non-Tariff/Non Market Agreement premium only.
5. Based on the merits of individual proposal, 5% discount may be allowed on premium against Non-Tariff/Non Market Agreement Sections only.
6. Group Discount may be allowed as under :

Upto 100	-	NIL
101-250	-	10%
251-500	-	15%
Above 500	-	25%
7. Since most of the covers available under the policy are basically Rural Traditional /non Traditional classes of insurance, this policy shall come under the purview of Rural Insurance Department.
8. Development Officers shall be allowed Single Credit for the business booked under this policy.
9. Agency Commission shall be allowed 15% (*excluding on premium under scheme animals/birds*).

For ready reference, we give below the classifications of tariff/Market Agreement Sections and others :

Tariff/Market Agreement sections	Non-Tariff/Non-Market Agreement Sections
Section - I (a) Building & contents (Fire - allied perils and terrorism)	Section - I (b) Contents (Burglary and House-breaking)
Section - II Farm produce & unprocessed grain	Section - III Television set
	Section - IV Pedal cycle/cycle Rickshaw

Section - VI Artisan's village, Cottage Industry, Biogas etc.	Section - V Personal Accident
Section - IX Poultry/Duck Ins.	Section - VII Cattle/Livestock
Section - XV Agril. Tractor	Section - VIII Kisan Agril. Pumpset
	Section - X Baggage
	Section - XI Animal Driven Cart
	Section - XII Honey bee
	Section - XIII Gun Insurance
	Section - XIV Medclaim/Hospitalisation
	Section - XVI Two Wheeler Insurance

Section wise details are given below :

SECTION - I (BUILDING & CONTENTS)

This section has two sub sections:-

1(a). Fire-allied perils, terrorism cover to building & contents.

1(b). Burglary, housebreaking for contents (excluding Money and valuables)

This section will provide cover against loss of or damage to the building and contents (excluding village/cottage Industrial units) by fire-allied perils (identical to House Holder's Policy) and terrorism and will also cover contents in the premises against burglary, House breaking and terrorism.

PREMIUM RATES

(a) Fire-Allied Perils

(i) Building - Rs.0.14 /mille.

Rates : Subject to revision as per Fire Tariff rates from time to time and other terms, conditions, provisions, exclusions etc.

Note : (i) Sum Insured on the contents both under Section 1 (a) and (b) shall remain the same.

(ii) This section comprises both of Tariff and non-tariff business. Section 1(a) & 1(b) have to be opted together but no section discount shall be permissible on premium under Section 1(a).

(b) Burglary & House-breaking: Rs.1.00/mille

SECTION - II (STOCK OF FARM PRODUCE)

This section shall cover loss or damage to the stock of farm produce against fire and allied perils. However, unprocessed grains kept in the field immediately after harvest for post harvest operations shall be covered as per terms and conditions of Khalihan Bima Policy against loss/damage due to fire, termites damage, riot & strike and malicious damage.

PREMIUM RATE

(A) Fire and allied perils to farm produce

(i) In godown - Rs.0.46 per mille

(ii) In open - Rs.2.26 per mille

(B) Unprocessed grains : Rs.1.87 per mille.

Rates : Subject to revision as per Fire Tariff rates from time to time and other terms, conditions, provisions, exclusions etc. from time to time.

SECTION - III (TELEVISION SET)

- (a) This covers loss of or damage to the television apparatus in insured premises by fire and allied perils, burglary and/or housebreaking or theft, accidental external means and mechanical or electrical breakdown.
- (b) Legal liability upto a limit of Rs.25,000/-.
- (c) Damage to Insured's property caused by breakage of the antenna fitting upto a limit of Rs. 3,000/-.

Premium Rate - Rs.10.00 per mille.

SECTION - IV (PEDAL CYCLE/CYCLE RICKSHAW)

As per revised cycle rickshaw policy enclosed separately.

SECTION - V (PERSONAL ACCIDENT INSURANCE)

This section provides cover against death and permanent disablement both partial and total arising out of an accident as per Janta Personal Accident (JPA) and Gramin Personal Accident (GPA) policies.

JPA (Individual) – Sum Insured : Rs.25,000/- Premium : Rs.15/-

GPA (Individual) – Sum Insured: Rs.10,000/- Premium : Rs.5/-

Note :(i) JPA Policy can be issued with enhanced Sum Insured upto Rs.3.00 lac by charging appropriate additional premium as per the provisions of the scheme.

(ii) Group & Long Term (upto 5 years) policies can be issued under JPA/GPA with appropriate discounts.

SECTION - VI

(Insurance of Artisan's village/cottage industry tiny sectors, including Biogas)

Insurance of Artisan's workshops, Village and cottage industries, tiny sectors/Biogas etc. against the loss of or damage to the building/ contents / structure by fire and allied perils as per Fire Policy 'A'.

Rate of Premium - Rs. 1.00 per mille.

NOTE : Original investment in equipment and machinery should not exceed Rs.5.00 lacs and the total value at risk including buildings, machinery, stock and stock-in-process within and/or outside worksite should not exceed Rs.10.00 lacs.

SECTION-VII (CATTLE & LIVESTOCK INSURANCE)

Under this insurance, animals are covered against death due to diseases or accident (including fire/lightning/famine/flood cyclone) surgical operation, strike, riot, civil commotions risk as per our cattle/livestock Insurance policy.

SECTION - VIII (KISAN AGRICULTURAL PUMPSET)

This insurance covers both centrifugal (electrical/diesel) and submersible pumpsets upto 25 H.P. against loss or damage due to fire and lightning, theft/burglary (due to violent forceable entry provided the pumpset is kept in locked enclosure), mechanical/electrical breakdown, RSMD and terrorism, as per our Kisan Agricultural Pumpset Insurance Policy.

SECTION - IX (POULTRY/DUCK INSURANCE)

This cover is available to the Poultry/Duck farm owned by the farmers. This insurance covers all type of exotic and cross breed poultry birds and ducks against death due to accident (including fire, lightning, famine, riot and strike and civil commotion) or diseases as per our Poultry Insurance Policy.

SECTION - X (BAGGAGE INSURANCE)

This insurance indemnifies the insured against loss of or damage to accompanied baggage by accident or misfortune (lost or destroyed) whilst the insured is traveling anywhere in India.

PREMIUM RATE - Rs. 7.50 per mille.

Liability of the Company would be restricted to Rs. 5,000/- only.

SECTION - XI (ANIMAL DRIVEN CART INSURANCE)

This insurance covers carts, tongas and coaches drawn by buffaloes, bulls, bullocks, horse, mule, donkeys and camels and also the animal/s pulling it. T.P. liability and death disablement of the driver as per Animal Driven Cart Insurance Policy.

SECTION - XII (HONEY BEE INSURANCE)

This section will provide insurance protection to Beehives and Beecolonies against loss/damage as a result of an accident (Basic cover)which includes fire, flood, inundation, storm, tempest, cyclone, hurricane and tornado. This may however be extended to cover loss/damage during transit, due to theft, specified diseases namely Thaisac and Iridovirus and also pesticide poisoning from crops foraged by Honeybees on payment of stipulated additional premium. Premium rates, other terms & conditions will be as per our Honeybee Insurance Policy.

SECTION - XIII (GUN INSURANCE)

Though this section has been introduced in this package policy, laid down underwriting procedure and norms for Gun Insurance shall be strictly complied with. This business shall not be transacted freely and utmost prudence has to be exercised.

This section is intended to cover loss of or damage to the guns, belonging to the insured from any cause (including the bursting of Barrels except while undergoing test and excluding wear and tear)upto an amount not exceeding the declared value.

Third party property and third party personal injury liabilities both together shall be limited to Rs.10,000/- any one accident any one year.

Guns/sporting guns/security guns older than 10 years shall not be covered.

Premium Rate - 2.5%

SECTION - XIV
(MEDICAL HOSPITALISATION EXPENSES EXCLUDING DOMICILIARY HOSPITALISATION)

This section will provide cover in accordance with revised Medclaim Policy.

SECTION - XV
(AGRICULTURAL TRACTOR INSURANCE)

To indemnify the insured against

1. Loss of or damage to the Agricultural tractors and/or its accessories whilst thereon by fire, explosion, self ignition or lightning, burglary, housebreaking, theft, riot and strike, earthquake, fire and shock, inundation, typhoon, hurricane, storm, tempest, cyclone, hailstorm, frost, landslide/rockslides by accidental external means, malicious act, terrorism activity while in transit by road, rail, inland waterway.
2. Liability to Third Parties as per M.V. Act, 1988.
3. Towing disabled vehicles coverage as per M.V. Act, 1988.

RATE OF PREMIUM: As per Indian Motor Tariff (depends upon the age and zone/place of registration of the Tractor) rates as applicable

Above Package Policy has been devised keeping in view the diverse needs of the farmers engaged in agriculture and allied activities. With adequate flexibility, comprehensive coverage and matching discount, this package is expected to fare exceptionally well.

SECTION – XVI
(TWO WHEELER INSURANCE)

This Section Covers Two wheeler as per Motor Tariff.