

# **RURAL INSURANCE SCHEMES**

## **CATTLE INSURANCE**

Cattle Insurance was governed under Market Agreement as devised by GIC and the rates, terms, conditions etc. all were applicable to all the four Insurance Companies. However, w.e.f May 2003, it is no longer under Market Agreement.

This policy covers indigenous cross bred and exotic cattle owned by private owners, various financial institutions, dairy farms, cooperatives, corporate dairies etc. The word cattle includes Milch, Cows and Buffaloes calves and heifers, stud bulls, bullocks and he-buffaloes and mithuns. Age group is specified for all the animals. The evaluation of the animal is done by a veterinary surgeon.

### **SCOPE OF COVER/INSURANCE COVERAGE**

The policy shall give indemnity only for death of cattle due to:

- i. Accident (Inclusive of flood, cyclone, famine) or any other fortuitous circumstances (fortuitous means accidental in origin)
- ii. Diseases (Inclusive of Rinder-pest, Block Quarter, Hemorrhagic Septicemia, Foot and Mouth disease subject to vaccination against this disease).
- iii. Surgical operations
- iv. Strike riot and civil commotion and terrorism.
- v. Earthquake.

Policy is subject to certain standard and general exclusions.

Animals are identified by way of ear tagging.

The policy covers both scheme and non-scheme animals. Scheme animals are those animals, which are sponsored by the Government agencies and are financed by some financial institutions, which may or may not involve any subsidy. Master Policy arrangements are usually done with DRDA, Bank, Cooperative Societies etc. There is a provision of Long Term Policies also.

**Note:** All Cattle of individual Insured or Dairy Farm should be insured. No selection is allowed.

## **FOETUS (UNBORN CALF) INSURANCE SCHEME**

This scheme covers the risk of death of embryo/foetus due to:

- a. Accident (Inclusive of flood, cyclone, famine) or any other fortuitous circumstances (fortuitous means accidental in origin)
- b. Diseases (Inclusive of Rinder Pest, Block Quarter, Hemorrhagic Septicemia, Foot and Mouth disease subject to vaccination against this disease).
- c. Surgical operations
- d. Strike riot and civil commotion and terrorism.
- e. Earthquake.

The scheme is applicable to both the embryo transferred from a selected donor to the synchronized recipient or frozen embryo transferred to the recipient and also the embryo/fetus developed by artificial insemination technique. This can be covered as a separate policy in addition to Cattle Insurance Policy covering the recipient mother cow/buffalo.

The cover operates from the 60<sup>th</sup> day of the transfer of live quality embryo/successful insemination and terminates from 220 +/- 5 days for cow from the date of confirmation of pregnancy or from the date of calving whichever is earlier. It is not an annual policy. The perils covered are still birth, abortion of all kinds except malafied or induced once. Accidental risk, include abortion under veterinary advice to save the mother in conditions like downer cow syndrome, prolapse of uterus, portion of uterus, fracture of limb etc. The sum insured is fixed and depends on the age of the embryo.

### **CALF HEIFER REARING INSURANCE SCHEME**

The coverage under this policy is meant for calves/heifers from one day to 32 months. The valuation depends upon the age of the cow and is fixed according the age of the calf. All terms and conditions applicable to cattle are applicable here also. Minimum coverage is taken from 12 months however this is not an annual policy.

### **SHEEP AND GOAT INSURANCE**

This scheme is also governed under Market Agreement. Policy provides indemnity to indigenous cross-bred and exotic sheep and goat against death due to accident (including fire, lightening, flood, cyclone, famine, strike, riot and civil commotion) and disease. Earthquake and landslide covers are also provided. Standard and common exclusions apply as per Cattle Policy. Animals are identified by means of small brass buttons ear tags. Animals under scheme category enjoy certain benefits in premium rate and claim procedure.

### **CAMEL INSURANCE**

The camels are covered against death due to accident or disease as per Standard Cattle Insurance Policy. The maximum S.I. is restricted to Rs.3000/-.

### **PIG INSURANCE**

All indigenous, cross-bred and exotic pigs are covered however under scheme category exotic animals are not covered. The age group is from 4 months to 3 years. The coverage is against death due to accident or disease. Exclusions as per Cattle Policy apply here also. Permanent total disablement, breeding and furrowing risks are not covered. Vaccination in applicable diseases is compulsory. Evaluation depends upon the age of the animal. Animals are identified by means of small brass buttons ear tags.

### **HORSE, MULE, DONKEY, PONY, YAK INSURANCE**

The Coverage is as per Standard Cattle Policy. However the age group is restricted to 2 years to 8 years.

### **POULTRY INSURANCE**

This is also governed by Market Agreement, amongst all the four subsidiary companies. The policy shall provide indemnity against death of birds due to accident (including fire, lightning, flood, cyclone, strike, riot and civil commotion and terrorism) or diseases contracted or occurring during the period of insurance. The word Poultry includes layers, broilers and hatchery birds, which are exotic and cross-bred. Indigenous and non-descript birds will not be insured. All

birds in a farm should be covered. The scheme is applicable to poultry farms consisting of minimum 100 birds under scheme category and 500 birds under non-scheme category. In general, it is 100 broilers per batch, 500 layers per batch and 2000 hatchery birds per batch. For layers, the cover is provided from 1 day to 20 weeks, 21 weeks to 72 weeks or 1 day to 72 weeks. Broilers are covered from 1 day to 6 weeks or 8 weeks. Hatchery birds are covered from 1 day to 72 weeks. The value of the bird is fixed according to the age. The cover is provided against death of the birds due to accident or disease. All applicable cases, vaccination is a must. The valuation of the birds is arrived by a multiplying factor with the age in weeks. The multiplier is applied to the prevailing feed cost and the day old chick cost is added to arrive at week wise valuation. Certain common and standard exclusions applied. Since all the birds are covered, there is no need for identification. The poultry farmer is expected to maintain all the relevant records like feed register, flock record on day to day basis, daily stock register, mortality, culling, vaccination, feed consumption, production, de-beaking, incidents of diseases, sales and purchase.

## **DUCK INSURANCE**

### **APPLICABILITY**

- i. All types of Migratory and Non-migratory birds in India.
- ii. Duck farms consisting of minimum of 100 ducks for non-IRDP and 50 ducks for IRDP and other Government subsidized schemes.

**Note:** All birds in Duckery Farm should be insured

Duck Insurance Scheme shall provide indemnity against death of ducks due to accident including lightning, flood, cyclone, famine, riot and strike, civil commotion or diseases contracted or occurring during the period of insurance.

This insurance is akin to poultry insurance except the age group, which is grouped into three

- i. Day old to 52 weeks.
- ii. 53<sup>rd</sup> weeks to 104<sup>th</sup> week
- iii. 105<sup>th</sup> to 120<sup>th</sup> week

## **GRAMIN ACCIDENT INSURANCE**

### **APPLICABILITY**

The Insurance can be granted to any person between the age group of 10 to 70 years irrespective of his occupation, income etc.

### **BENEFITS**

- (A) Death due To Accident Rs. 10,000/-
- (B) Total irrecoverable loss of use of 2 limbs or Rs. 10,000/- one eye and one limb due to accident
- (C) Total irrecoverable loss of one eye or one limb Rs. 5,000/-
- (D) Permanent total disablement due to accident Rs. 10,000/-

### **EXCLUSIONS**

Company shall not be liable for:

- i. Compensation under more than one of the sub clauses (A), (B), (C) & (D) in respect of same injury/disablement.
- ii. Payment of compensation in respect of injury/disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of the policy.
- iii. Death/injury/disablement of the insured from:
  - (a) Intentional self injury, suicide or attempted suicide.

- (b) Whilst under the influence of intoxicating liquor or drugs.
  - (c) Directly or indirectly caused by insanity.
  - (d) Arising or resulting from the insured committing any breach of law with criminal intent.
- iv. Compensation arising out of war and allied perils.
  - v. Death or bodily injury arising out of ionizing radiation or contamination by radioactivity from any source whatsoever.

**Policy is available on long-term basis also and is also subject to group discount and long-term discount.**

### **JANTA PERSONAL ACCIDENT**

This was governed by Market Agreement to be followed by all the four subsidiary companies in respect of rates, terms and conditions. However, w.e.f May 2003, it is no longer under Market Agreement.

The insurance cover can be given to any person between the age group 10-70 years.

The scope of the cover provides indemnity to the insured against death or disablement due to accident as per the following table:

	<b>Table of benefits</b>	<b>SUM INSURED PAYABLE</b>
1.	Death	100% OF S.I.
2.	Total and irrecoverable loss of sight of both eyes or losses of use of two hands or feet or loss of sight of one eye and loss of use of one	100% OF S.I.

	hand or foot	
3.	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	50% OF S.I.
4.	Permanent total disablement due to accident	100% OF S.I.

### **EXCLUSIONS**

- i. Any existing disability
- ii. Death injury or disablement due to intentional self-injuries, suicide or attempted suicide.
- iii. Disablement or death under influence of liquor or drug
- iv. Death or disablement during racing, shooting, big game hunting, mountaineering, ice hockey, winter sports.
- v. Insanity.
- vi. Breach of law with criminal intention
- vii. War Group of perils.
- viii. Nuclear group of perils.

### **Sum Insured:**

The policy may be issued for a minimum sum insured of Rs.25, 000/- per person per annum and the maximum sum insured is limited to Rs.1, 00,000/- and upto Rs.3, 00,000/- (subject to income proof) per person per annum. The premium is Rs.15/- for Rs.25; 000/- and sum insured shall be increased in multiples of Rs.25, 000/- and premium charged accordingly. Group discount is available for a group size of 101 and above. Long-term discount is also available for a maximum period of 5 years however the aggregate discount inclusive of long term discount and group discount shall not exceed 30%. The groups which are eligible for this discount are defined under 7 categories:

- i. Employer-employee relationship including dependents of the employee
- ii. Pre identified segments/groups where the premium is to be paid by the State/Central Governments.
- iii. Members of a registered co-operative society
- iv. Members of registered service clubs
- v. Holders of credit cards of Banks/Diners/Master/Visa
- vi. Holders of Deposit Certificates issued by Banks/NBFC's
- vii. Shareholders of Banks/Public Limited Companies

## RAJRAJESHWARI MAHILA KALYAN BIMA YOJNA

This new scheme is being introduced to scheme covers all cross-sections of women in the age group of **10 to 75 years** irrespective of their income, occupation or vocation. The scheme would benefit housewives, students, domestic labour, skilled or unskilled labour and other women engaged themselves in similar or other types of activities in rural, semi-urban areas. Since this is a low cost insurance cover, it is hoped that the Central Governments would come forward and extend all support for the implementation of the scheme.

The scheme would cover death and/or disablement to women arising out of accidents all types of accidents as defined further.

a.	Permanent Total Disablement	Rs.25,000/-
b.	Loss of one limb and one eye or loss of both eyes and/or loss of both limbs	Rs.25,000/-
c.	Loss of one limb/sight in one eye	Rs.12,500/-

It is further understood and agreed as under :

- i. In case of **unmarried** women, the policy will be extended to cover death due to accident as defined in the policy in which even the compensation will be payable to the nominee or legal heir. The compensation shall be Rs.25, 000/-.
- ii. In case of **married** women, the policy is extended to cover the death of the insured's husband arising out of accidental death caused by external violent and visible means and the compensation is payable to wife only. The compensation shall be Rs.25, 000/-. It is clarified for avoidance of doubt that in the event of wife predeceasing the husband or in the event of simultaneous death of husband and insured wife no compensation shall arise under this extension.
- iii. **Definition/Explanation:** Permanent Total Disablement means such disablement of a permanent nature, as incapacitates an insured for all work which she was capable of performing at the time of the accident resulting in such disablement.
- iv. Death or disability by accident caused by external, violent and visible means would include death or permanent total disablement arising out of or traceable to slipping, falling from the mountain, insect bites, snakes and animals bite, drowning, washing away in floods, landslide, rockslide, earthquake, cyclone and other commotions or nature and/or calamities, murder or terrorist activities.
- v. In case of women it also includes death and PTD due to surgical operations such as sterilization, caesarean, hysterectomy i.e. removal of uterus and removal of breasts due to cancer operations, death at the time of child birth provided that such death occurs during the surgical operation in hospital/nursing home or whilst being in the hospital/nursing home after such surgery

convalescence. However not beyond a period of 7 days from the date of surgical operations.

- vi. This insurance cover would be available on 24 hours risk basis and would include all types of accidents, arising anywhere i.e. at home, at any public whilst engaged in any occupations/vocational activity and/or traveling by mode of conveyance directly caused by external and visible means in a sudden unforeseen manner.
- vii. Premium should be charged at the rate of Rs.15/- per woman per year subject to other applicable group discounts and period discounts for longer period of insurance e.g. for a group between one lac to 2 lacs. 15% group discount would be available. For larger groups, group discount will be still higher. For a five-year period of insurance, 20% additional discount would be available. Thus the net premium payable will vary between Rs.15/- for an individual to Rs.12/0 for a group upto 5 lacs. The average thus, will be about Rs.12/- for a group upto 5 lakh (Total cumulative discount not to exceed 30%).
- viii. This insurance policy can be further extended to cover the following additional risks on payment of Rs.8/- as annual premium per woman:

S.N	RISK COVERED	COMPENSATION PAYABLE
1.	Temporary total disablement arising out of an accident defined here above and resulting in hospitalisation as an inpatient resulting in total disability to engage in any occupation or work or employment	Rs.500/- per month subject to maximum of Rs.1,500/-
2.	Legal divorce: Actual legal expenses necessarily incurred	Actuals not exceeding

	for legal divorce proceedings initiated during the currency of the policy and incurred during renewal of the policy but once in life time of the insured and provided the expenses shall be reimbursed only on obtaining divorce decree	Rs.2,000/-
3.	Loss and or damage to household goods/personal effects whilst contained in house/dwelling arising out of fire, lightening, riots, terrorism, storm, typhoon, flood, cyclone and earthquake	Rs.2,000/--

**NOTE:** Discount will be available at the same rate as in the case of the basic cover or death and disablement both for groups and length of the insurance period.

- ix. A policy holder can take only the basic cover or policy with extended cover. Thus the options would be as follows: -
  - A) To take Rajrajeshwari Mahila Kalyan Bima cover without any extended covers for Rs.15 less appropriate discounts.
  - B) To take a combined cover taking basic as well as extended cover by paying a premium of Rs.23/- and applicable discounts may be allowed.
  - C) All discounts will be common to both basic and extended policy.

### **EXCLUSIONS**

- i. Compensation under more than one of the sub clauses

- (a), (b), (c) and (d) in respect of death and / or disablement.
- ii. Payment of compensation in respect of Injury/disablement directly or indirectly arising out of or contributed to/by or traceable to any disability already existing on the date of issue of the policy/or grant of insurance.
- iii. Death, injury or disablements arising from or traceable to
  - a) Intentional self-injury, suicide or attempted suicide.
  - b) Whilst under the influence of intoxication liquor or, drugs.
  - c) Directly or indirectly caused by insanity.
  - d) Arising or resulting from the insured committing any breach of law with criminal intent.
- iv. Death, injury or disablements and loss of damage to property arising out of ionizing, radiation or contamination by radioactivity from any source whatsoever.
- v. Death, injury or disablements and loss of damage to property directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
- vi. Death, injury or disablements of the insured and any loss or damage to property occasioned by or through or in consequence directly or indirectly of any of the following occurrences namely,
  - a) Earthquake, volcanic eruption or other convulsions of nature
  - b) War, invasion, act of foreign enemy, hostilities of war like operations (whether war be declared or not) Civil war.
  - c) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.

- vii. Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process.
- viii. Loss or damage to property occasioned by or through or in consequence of
  - a) The burning of property by order of any Public Authority
  - b) Subterranean Fire
  - c) Volcanic eruption or other convulsions of nature
- ix. Loss or damage to property such as:
  - a) Goods held in trust or on commission.
  - b) Bullion or unset precious stones.
  - c) Any curios or work of art.
  - d) Manuscripts, plans, drawings or designs, patterns, models or moulds.
  - e) Securities, obligation or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records.
  - f) Explosives.
- x. Any payment in excess of sum insured under this policy during any one year of insurance, for any one insured person.

The policy is subject to group discount and long-term discount. Maximum aggregate discount is limited to 30%.

## **BHAGYASHREE CHILD WELFARE POLICY**

This scheme is a novel scheme for girls and provides insurance cover to one orphaned girl child in a family who loses either the father or the mother only due to accident. The scheme provides that such an orphaned girl child below

the age of 6 a fixed amount will be given for looking after the needs of child to the alive parent/guardian till the child attains the complete age of 6. Thereafter, from the age of 6 to 12 years the girl will get a fixed amount as scholarship provided that she is admitted in a school and expenditure is incurred on her education. From 12 to 18 years the girl child gets double the scholarship amount and after attaining the age of 15 she will get a fixed lumpsum amount either to pursue her own chosen profession or carrying on her higher education or to settle down if she gets married. The stipend payable till 6 years is Rs.1200/- per annum to meet the requirements of the child. From 6 years to 12 years a stipend of 1200/- is paid as scholarship and from 12 years to 18 years the stipend is doubled to Rs.2400/-. The sum insured of Rs.25, 000/- which accrues to the child on accidental death of one or both the parents is credited into a special fund called orphans girl child fund, which was managed and multiplied by GIC ASSET MANAGEMENT COMPANY. The present arrangement is with **Bank of India**. All designated branches of Bank of India situated at our Ros will extend the services.

## **KISSAN PACKAGE POLICY**

This policy contains 15 sections including tariff and market agreement sections, which will comprehensively satisfy probable insurance needs of different categories of farmers. Section 1a & b covering Fire and allied perils and burglary and house breaking is compulsory and the farmer has to opt for minimum 3 sections. If farmer opts for more than 4 and upto 6 sections a discount of 15% on non-tariff, non-market agreement premium is available. For more than 6 and upto 8 sections, 20% discount is available as above. For more than 8 section 25% discount as above is available. The 15 sections are as under:

### **Section 1 – Building and Contents**

This section has 2 sub sections

- 1a. Fire and allied perils, terrorism cover to building and contents
- 1b. Burglary and house breaking for contents excluding money and valuables.

### **Section 2 – Stock of farm produce**

This provides indemnity to damages to the stock of farm produce against fire and allied perils, however unprocessed grains kept in field immediately after harvesting for post harvest operations is covered as per Khalihan Bima Policy.

### **Section 3 – Television set**

This provides cover for loss to the television apparatus and insured premises by fire and allied perils, burglary, house breaking, theft, accident or electrical breakdown, legal liability upto 25,000/-, damage to insured property caused by breakage of antenna fitting for a limit upto Rs.3,000/-

### **Section 4 – Pedal cycle/Cycle rickshaw**

This provides indemnity against damage to cycle rickshaw due to accident, third party legal liability to driver, passengers and property. It also provides personal accident cover for rickshaw owner and family on additional premium.

### **Section 5- Personal Accident Insurance**

This section provides cover against death and permanent disablement both partial and total arising out of accident as per JPA or Gramin policy.

**Section 6 – Insurance of artisans village/cottage industry, tiny sectors including bio-gas.** This provides indemnity against the loss of or damage to the building contents structure by fire and allied perils.



The original investment in equipment and machinery should not exceed Rs.5.00 lacs and the total value at risk including building and machinery, stock and stock in process should not exceed Rs.10.00 lacs.

#### **Section 7 – 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 8 – Kissan 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 forcible entry provided the pumpset is kept in locked enclosure), mechanical/electrical breakdown, RSMD and terrorism, as per our Kisan Agricultural Pumpset Insurance Policy.

#### **Section 9 – Poultry/Duck Insurance**

This cover is available to the Poultry/Duck farm owned by the farmers. This insurance covers all types 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 10 – Baggage Insurance**

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

#### **Section 11- Animal Driven Cart Insurance**

This insurance covers carts, tongas and coaches drawn by buffaloes, bulls, bullocks, horse, mule, donkeys and camels and also the animals pulling it. T.P. liability and death, disablement of the driver as per Animal driven cart Insurance policy.

#### **Section 12 – Honey Bee Insurance**

This section will provide insurance protection to Beehives and bee colonies 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 and conditions will be as per our Honeybee Insurance Policy.

#### **Section 13 – Gun Insurance**

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.

#### **Section 14 – Medical hospitalization expenses excluding domiciliary hospitalization**

This scheme provides compensation for the expenses incurred in hospitalization subject to limits of sum insured.

#### **Section 15 – Agricultural Tractor Insurance**

This indemnifies the insured against loss to the agricultural tractors and or its accessories by fire, explosion, self ignition, lightening, burglary, house breaking, theft, riot and strike, earthquake, fire and shock, flood and inundation, typhoon, hurricane, storm, tempest, cyclone, hailstorm, frost, landslide, rockslide, accident, malicious act, terrorism, whilst in transit by road, rail and inland waterways. It also includes third party liabilities as per Motor Vehicle Act 1988. Premium rate to be charged is as per Indian **Motor Tariff**.

#### **PACKAGE INSURANCE FOR TRIBALS**

This is a composite package insurance policy evolved for the benefit of tribals. The brief details of the scope of cover are given below:

##### **SECTION 1 - Hut/Dwelling and contents**

##### **RISK COVERED**

- I. Fire (including fire resulting from explosion and short circuiting)
- II. Lightning
- III. Explosion of boiler or gas used for domestic purpose only
- IV. Earthquake or any other convulsion of nature.
- V. Flood, Inundation
- VI. Storm, tempest, cyclone and other atmospheric disturbances.

- VII. Aircraft damage
- VIII. Riot and strike damage, Impact damage and Malicious damage

##### **SUM INSURED – Rs. 2,000/-**

**Premium rate: Rs.3.00 per mille**  
**Group Discount:**

<b>No./ of Huts</b>	<b>Discount</b>
1500 to 50,000	2.5%
50,001 and above	5%

##### **SECTION II - Personal Accident as per Gramin Accident Policy**

<b>Sum Insured :</b>	<b>Rs.10,000/-</b>
<b>Benefits:</b>	
a) Death due to accidents	Rs.10,000/-
b) Total and irrecoverable loss of use of two eyes or two limbs or one eye and one limb due to accident.	Rs.10,000/-
c) Total and irrecoverable loss of use of one eye or one limb due to accident.	Rs. 5,000/-
d) Permanent total disablement due to accident	Rs. 10,000/-

**Basic rate: Rs.5/- per person.**

Note: For a sum insured of Rs.6, 000/- applicable premium rate is Rs.3/- per person and accordingly sum insured may be adjusted with appropriate premium.

## DISCOUNT STRUCTURE

GROUP SIZE		DISCOUNT
101 TO	1000	5%
1001 TO	10,000	7.5%
10001 TO	50,000	10%
50001 TO	1,00,000	12.50%
100001 TO	2,00,000	15%
200001 TO	5,00,000	20%
5 LACS TO	10,00,000	25%
ABOVE 10 LACS		30%

Discount for death exclusion – 25%

## SECTION 111 - Hospitalisation

### 1. SUM INSURED:

- a. Tuberculosis
- b. Leprosy (Rs.1,000 in all for all three diseases)
- Cancer

**2. Benefits:** Cover expenses on Hospitalisation including domiciliary hospitalization for three major diseases only viz. tuberculosis, leprosy and cancer.

**3. Premium Rate:** Rs.1.82 per person (Net) (for additional benefit of Rs.4000 under cancer an extra premium of Rs.0.18 i.e. total premium of Rs.2 per person is charged).

**NOTE:** Total claim amount payable per person in a year shall not exceed sum insured of rs.1,000/- irrespective of the number of claims preferred under specified three diseases and additional benefit not exceeding Rs.4,000/- for Cancer.

Special discount of 15% in lieu of agency commission is available under section I and Section II only.

Claim settlement procedure similar to procedure adopted for PASS and Hut Schemes may be followed.

**NOTE:** The policy will be subject to all conditions of Individual fire, PA and Hospitalisation policies.

Satisfactory health statement is required to be taken from insured before granting cover.

Existing ailments and diseases contracted during the first 30 days from the date of commencement of policy are not covered.

All requests for changes in the sum insured under any of three sections should be referred to head office.

## PLANTATION/HORTICULTURE INSURANCE

This policy can be issued to cover **Horticultural crops (grapes, citrus {orange, lime and sweet lime), Chickoo, Pomegranate, Banana, Mangium, Vanilla, Arecaunut and Cocoa.** Plantation crops e.g. **Rubber, Eucalyptus, Poplar, Teakwood Sugarcane and Safed Musli.** Subject matter of coverage is fruits in respect of crops listed in horticultural crops and trees in respect of plantation crops and shoot in case of sugar cane. **The indemnities are provided only on input cost basis.** The period of insurance is crop duration or 12 months whichever is shorter however period of insurance in respect of sugar cane is extendable by such period beyond 12 months upto a maximum of 18 months as may be necessitated by the varieties. In respect of rubber, eucalyptus, poplar and teak wood where plants are first required to be raised in nurseries and then fields the period of insurance shall commence after expiry of 12 months from transplanting (nurseries are not covered). The perils covered are fire and allied perils including riot strike and

terrorism. This is standard cover. Optional cover is also available for unseasonal rains and frost in case of grape vines only on additional premium. The sum insured is the actual input cost or cost of raising development of insured trees. Franchise and excess clauses are also applicable. Various endorsements are attached for various crops and plantations.

## **TEA PLANTATION INSURANCE**

It indemnifies to the insured for the plantation input cost for total loss or death of the tea plants/bush due to insured perils which are fire and allied perils including riot and strike, terrorism, unseasonal rains and frost.

Pest and diseases may also be covered on additional premium.

The sum insured varies according to the plants and their respective age. The policy is subject to certain general and specific exclusions.

## **APPLE PLANTATION INSURANCE**

This insurance indemnifies the insured the plantation input cost for total loss of apple plant and/or damage to fruit. Cover is available under two part a and b. The former covers plant and the latter fruits. Part b can be taken from bearing period onwards. Perils covered are fire, bush fire, forest fire, lightning, terrorism, riot and strike, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation. The indemnity is subject to excess and franchise clause.

## **BEETELVINE CROP INSURANCE**

The scheme covers closed barog and open type beetelvine cultivation financed by financial institutions. Private cultivators growing beetelvine crop successfully for the last 2 years or more may also be covered. The risk covered is loss to the beetelvine plant and barog by fire and allied perils under basic cover and pest and disease under comprehensive cover. The claims are subject to franchise and excess clause.

## **ROSE PLANTATION INSURANCE**

All types of roses grown in open fields and green/glass houses are covered. The insurable age is from the date of transplant till they attain 5 years. Only total loss to the insured plant is covered with or without flowers. The perils covered are fire and allied perils. Additional cover of pest and diseases is also available on additional premium. The input cost varies according to the age of the plant. Long term policy upto 5 years of age of rose plant is also available.

## **COCONUT PALM INSURANCE**

All varieties of coconut grown at bunds or in the farms in any type of soil are covered. The insurable age is from 3 months of the date of transplantation till they attain the age of 50 years, which is extendable to 60 years subject to efficiency of the plant.

The coverage is divided into part A and part B. Part A covers the input cost of the plant incurred into and during the policy period upto the age of 7 years. Part B covers market value of standing plantation i.e. value of yield and actual plantation cost excluding land cost from 8<sup>th</sup> year onwards.

The perils covered are fire and allied perils including earthquake, pest and disease. The sum insured under Part A is actual input cost subject to limits and the actual market value of standing plantation i.e. yield value at the rate of Rs.2.5 per fruit plus actual standing palm cost subject to limits. Long-term policy with discount is also available.

## **KHALIHAN INSURANCE PACKAGE POLICY**

This package policy provides cover to unprocessed grains kept in Khalihan awaiting processing, animal driven cart without animals and thrasher operator. The cover is available under three sections

**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, malicious damage.

**Section C** - Person operating Thresher in Khalihan against Personal Accident (as per Gramin Personal accident cover).

The policy is subject to certain special exclusions and excess clause. The sum insured is restricted to Rs.45000/- for Section A, Rs.5000/- for Section B and Rs.10, 000/- for per Khalihan per farmer.

## **INSURANCE OF FISH IN PONDS**

### **1. APPLICABILITY**

This is applicable to fry/fingerlings, fish and stock, ponds and breeders in fresh water only and not to marine fisheries or to brackishwater fish. Fish of rohu, katla, mrigal, common carp, silver carp and other recognized breeds are covered.

### **2. PERIOD OF INSURANCE**

The entire period of crop since the period varies from 3 to 12 months.

- (a) Fry to fingerlings-3 months period in rearing pond.
- (b) Fingerlings to fish stage -12 months period in stocking pond.
- (c) Breeders (age 1 yr to 5 yrs.) 12 months period in breeder ponds.

Under (b) – Policy period is strictly for 24 fortnights from releasing of fingerling in pond i.e. if insurance is offered at 400 gms weight (8<sup>th</sup> fortnight), policy period will automatically be for 17 fortnights only not 24 fortnights.

This will ensure that if there is flood after harvest i.e. after 24<sup>th</sup> fortnight, the insured cannot prefer a false claims, as the policy will cease with 24<sup>th</sup> fortnight. If there is no such limitation, possibility of false claims after harvest in the event of flood may continue.

### **3. SUM INSURED**

The value of fish changes from Fry, fingerlings stage to the final catch/harvest period. Hence there is no fixed sum insured under the policy.

This is to be certified by an authorized officer approved in this regard and valuation table incorporated in the policy forming the basis for settlement of claims. However, the scheduled valuation table given in scheme will be the basis both for the acceptance as well as settlement of the claim.

Valuation table for fry to fingerlings	Annexure 'A'
Valuation Table for fingerlings to fish	Annexure 'B'
Valuation table for Breeders	Annexure 'C'

The value arrived at will depend on:

- a) The cost of fry/fingerlings
- b) Cost of Inputs
- c) Other incidental expenses

Profit not being included in the valuation.

#### 4. RATE OF PREMIUM

Type of Scheme	Basic Premium Rate	Optional Cover (flood and allied risks) can be granted by charging additional premium
A. For Bank financed & other projects for fish in stock ponds or fry to fingerlings	2.4% gross on peak value	1 % to 2 % gross on peak value
B. For scheme through FFDA/IRDP	3 % Net on Average Value	1.7 % Net on Average Value

**Note:** In flood prone areas tanks with below 9 contours and certified by govt. as flood prone zone, the premium shall be @ 2% and in other cases it shall be @ 1%.

The minimum premium per policy is rs.30/-

#### SCOPE OF COVER

The policy covers only total loss of fry/fingerlings/fish due to an accident or disease contracted or occurring during the period of insurance. Partial loss or any kind is not covered.

There is no short period policy. The policy will be for one crop only. The policy cover should not be extended beyond the period stated above even with an extra premium. The policy should be taken within 1 month from the date of stocking i.e. no policy should be given to the farmers/bankers who approach for insurance after one month from the date of stocking of fry/fingerlings/breed fish. The basic cover does not include flood and allied risks. Hence additional premium should be collected for deleting that exclusion from the policy.

The cover is wide enough to include epidemics, pollution, poisoning, malicious act by third parties, riot and strike, flood and such other natural calamities are covered as an extension by payment of extra premium only. Terrorism is also covered without additional premium.

#### **Short Period Policy**

This insurance is for crop. Even if the policy is taken at 600 gms. And the policy period is 6 and half months, full premium should be collected and short period rates should not be applied.

#### **EXCLUSIONS**

1. Malicious or willful injury, poisoning, negligence, error or omission by the insured or his family members or employees.
2. Any loss or damage caused by improper management, rough handling of the fry/fingerlings/fishes.
3. Partial loss of any kind.
4. Any loss or damage caused by fluctuations of temperature, under growth, worm infestation such as monogenetic trematodes, digenetic

- trematodes, cestode parasites, nematode parasites, fish leaches, etc.
5. Any loss or damage due to the chemical status of the soil, physical and chemical status of the water, ph-factor, low water levels, asphyxia.
  6. Any loss or damage due to infidelity of any person, natural mortality, burglary, poaching and theft, clandestine sale or missing of fishes.
  7. Any loss or damage while cleaning of ponds or changing of water or during transit by any means or any permanent or partial disablement of any nature.
  8. Any consequential loss arising in any way whatsoever.
  9. Transit by any mode.
  10. Losses due to predators, competitors, weed fishes and insects diseases.
  11. Death occurring within 15 days from the inception of the policy due to disease.
  12. Flood, cyclone, storm, tempest, inundation and allied risks unless specifically covered on payment of additional premium.
  13. War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion revolution, insurrection, mutiny, military or usurped power or any consequence thereof or attempt thereat.
  14. Losses due to sampling of the fish which is carried out for the purpose of better growth of fingerlings.
  15. Accidents, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapon material.

## **AQUACULTURE (SHRIMP/PRAWN) INSURANCE POLICY**

This scheme is applicable to duly licensed farms or farms in accordance with the Government notification growing Brackishwater shrimp/fresh water prawns by adopting extensive/modified extensive system only. The cover is given from day 1 of stocking. This insurance covers only total loss or destruction of shrimp/prawns and the cover is available for the perils like summer kill, pollution (from external source only) poisoning, riot and strike, malicious acts of third parties, earthquake, explosion/implosion, storm, tempest, cyclone, typhoon, hurricane, tornado, flood inundation, volcanic eruption and/or other convulsions of nature, aircraft and other aerial devices or articles dropped therefrom, impact with any road vehicles, horses and cattle, terrorism. Diseases except caused by bad management, are covered on the payment of 4% additional to premium fixed for basic cover . Exclusions are as per policy.

Sum Insured is fixed adopting the formula given below:

Sum Insured:

$$\frac{\text{No. of seeds released} \times \text{ABW} \times \text{Input cost/kg}}{\text{X Expected Survival rate(\%)}} \times \frac{1}{100 \times 1000}$$

Under this policy, discount of 15% in lieu of Agency commission where Govt. agencies like IRDP/SFDA/MPEDA are interested may be allowed. Before accepting the proposal, inspection by Veterinary officer is possible. Cover is strictly granted only on Input cost basis.

## **FISH PONDS (EMBANKMENTS) INSURANCE SCHEME**

Perils covered are fire, flood cyclone, inundation, tempest, typhoon, hurricane, tornado, lightening, explosion/implosion, impact with any road vehicles, horses and cattle, aircraft and other aerial and/or space devices or articles dropped therefrom excluding destruction or damage occasioned by pressure waves caused by such devices, riot and strike, malicious acts of third parties, terrorism earthquake, storm, volcanic eruption and/or other convulsions of nature. Exclusions are as per policy and excess is 10% of claim amount of Rs.50, 000/- whichever is less. Premium is calculated as 1% per annum (Gross).

## **ANIMAL DRIVEN CART/TONGA**

This cover is divided into four sections:

**Section 1** – Loss or damage to the cart/tonga/coach whilst in transit by road rail or inland waterways by accidental external means, fire, explosion, lightning, storm, tempest, flood, inundation, earthquake, burglary or theft, malicious damage, riot and strike.

**Section 2** – This section provides indemnity against death or permanent total disablement of the animal used for pulling or driving the carriage due to accident caused whilst attached to the cart/tonga/coach.

**Section 3** – Third party liability caused by cart/tonga/coach insured including passengers liability upto Rs.5000/- per accident and Rs.10, 000/- for all accidents in a year with certain standard exclusions.

**Section 4** – This section indemnifies the driver against death or loss of sight of two eyes or loss of use of two hands or loss of use of two feet or loss of sight of one eye and loss of use of one hand/foot or permanent total disablement – Rs.10, 000/- and loss of use of one hand/foot or loss of sight of one eye – Rs.5, 000/-

Sum insured depends on the market value of cart/tonga/animal and animals to be used for driving are Male buffalo, bullock, castrated bullock, horse, mule donkey, camel, and yak.

## **INSURANCE OF BIO-GAS PLANT (GOBAR GAS)**

This cover is applicable to Khadi & village industries workers/artisans, IRDP beneficiaries, SCs, STs and such other identifiable groups with a minimum premium Rs.15/-. No group and long-term discount is applicable. Agency commission of 5% is given where policies are taken by financial institutions or Govt. agencies.

Risks covered are fire, lightening, explosion, implosion, riot and strike, malicious damage Impact by Rail/Road vehicle or animals, aircraft and other aerial and/or space devices, flood and inundation, typhoon, hurricane, storm, tempest, cyclone, hailstorm, frost, landslide, rockslide, earthquake, volcanic eruption or other convulsions of nature. Sum Insured depends upon the value of the plant and cubic capacity.

## **DOG INSURANCE**

This cover is for indigenous, crossbred or exotic dogs, which are pets, watchdogs, sheep dogs and hunting dogs. This is a cover against accident and/or diseases contracted only and age is from 8 weeks to 8 years only. Valuation of the dog is done by Company's Vet. Doctor and minimum value of dog



of any breed should not be less than Rs.200/- and maximum should not exceed Rs.10, 000/- each. Identification is done through tattooing, nose print and colored photograph. Extension of the cover can be granted according to the different sections given in the policy.

### **ELEPHANT INSURANCE**

This scheme is applicable to elephants used for commercial and religious purposes. This policy covers death due to disease or accident and the coverage is given from 5 to 60 years of age. Identification is done from the records of forest department of the State Govt. and also by measuring the trunk of each elephant.

Valuation of the elephant varies from breed to breed, area to area and time to time. Exclusions are as per Cattle Market agreement and some specific exclusion are as per policy schedule. Company indemnifies the insured only 80% of market value or sum insured whichever is less.

### **FAILED WELL INSURANCE**

The scheme is applicable only to those wells financed by banks where re-financing by NABARD is involved and in other case where wells are financed by a nationalized bank but not re-financed by NABARD, approval of Head Office is must. Sum Insured, premium, perils covered and exclusions are different in both the schemes and as per policy schedule.

### **HONEYBEE INSURANCE SCHEME**

This policy is to cover beehives and/or colonies belonging to individual, cooperative societies and those sponsored and subsidized under various projects of respective State and

Central Government against total loss damage to beehives and/or bee colonies as a result of an accident caused by fire, flood, inundation, storm, tempest, cyclone, hurricane and tornado. This cover is only for Indian Honeybee and Italian Honeybee. Sum insured depends upon the cost of Beehives as given by the respective state KVIC Board or according to the cost method given in the policy.

### **HUT INSURANCE**

**APPLICABILITY** – This insurance applies only to those huts used for dwellings and constructed in rural areas with financial assistance from Banking/ Cooperative / Government Institutions. It can also apply to a selected area or cluster of huts for which proposal should be referred to H.O.

**SCOPE OF COVER** – Against loss or damage due to fire, (including fire resulting from explosion and short circuiting), lightning, explosion of boiler or gas used for domestic purpose only, earthquake, flood, inundation, storm, tempest, cyclone and other allied perils, riot and strike damage, malicious damage, aircraft and impact damage.

**SUM INSURED** – The maximum sum insured will be Rs.6000/-of which Rs.5000/- can be for structure and Rs.1000/- for contents.

However, it should be noted that the sum insured on the structure should be so fixed that it is not more than 20% of the financed or subsidy amounts or market value of structure whichever is less, not exceeding Rs.5000/-.

**PREMIUM** – Rs.3/- per thousand on the sum insured. However, under a policy the premium should not be less than Rs.30/-

Insurance of huts numbering more than 200 in a contiguous area will have to be referred to Head Office.

**IDENTIFICATION** – a proper description including identification numbers allotted to the huts are to be mentioned in the proposal and policy form.

**GROUP DISCOUNT** – For group policies, group discount at the following rates can be allowed over and above 15% discount on the policy.

<b>No. Of Huts</b>		<b>Group Discount</b>
15001 to 50000	-	25%
50001 and above	-	5%

**INDEMNITY** – The policy will be on agreed value basis in case of total loss.

**CLAIM PROCEDURE –**

- Immediate intimation of loss should be given.
- The company may use its discretion about appointing a surveyor to assess the loss.
- Police report may be asked for, depending upon the nature and amount of loss.

**PERSONAL ACCIDENT SOCIAL SECURITY SCHEME**

This is a Govt. sponsored scheme which is now discontinued by Govt. w.e.f.1.11.2000

**KISAN AGRICULTURAL PUMPSET INSURANCE**

This policy applies to Centrifugal Pumpsets (Electrical & Diesel) and submersible pumpsets upto 25 H.P. capacity used for Agricultural purposes only. Cover is granted against fire and/or lightening, theft/burglary (due to violent forcible entry and provided the pumpset is kept in a locked enclosure), mechanical/electric breakdown, riot, strike, malicious damage, terrorism. Flood risk can be covered by payment of additional premium.

Sum Insured is 100% market value. Premium is calculated for standard cover is 1% of S.I. and flood cover (optional) is 0.5% of S.I. Discount is applicable only as per policy schedule. Excess is 1% of sum insured subject to a minimum of Rs.100/- on each and every claim.

**SERICULTURE (SILKWORM) INSURANCE**

**(A) MULBERRY SILKWORM CROP INSURANCE**

The scheme is applicable to univoltine/Bivoltine/Multivoltine/Pure or hybrid races of Mulberry Silkworm Crops reared by the sericulturists. Cover starts from the egg stage to cocoon stage i.e. from the time eggs are purchased till the cocoons are harvested.

Covered perils are fire, lightening, flood, inundation, storm, tempest, earthquake, landslide, rockslide, impact by rail/road/air craft. The insurance will also cover diseases like Grasserie, Flacherie, Mascardine, Pebrine and attack of uzify subject to the exclusions given in the policy.

Sum insured is equivalent to the cost of input and premium is different for each crop. Identification is done according to lot no. date of preparation of seed and date of hatching.

### **(B) TASAR SILKWORM CROP INSURANCE**

This scheme is applicable to Tasar/Oak Tasar. Cover starts from egg stage to cocoon stage. Premium is subject to the 10% of maximum sum insured and sum insured is equivalent to the cost of inputs. Compensation is made according to the policy schedule and other terms and conditions are same as Mulberry Silk Worm Insurance.

### **CYCLE RICKSHAW INSURANCE POLICY**

This cover provide financial relief to the owner/driver/passenger(s)/third party victims as a result of accidents involving cycle rickshaws operating through out the length and breadth of the country either for private or public transport purposes or for insured's professional use.

Cover is granted under three sections:

**Section 1** – Damage to cycle rickshaw by accident, fire, riot, strike, flood, earthquake etc.

**Section 2** – Liabilities to Third Parties and passengers as a result of bodily injury, damage to property

**Section 3** – Personal Accident Insurance- death or disablement of rickshaw driver arising out of accidents caused by external violent and visible means.

All rate, terms and conditions and exclusions are as per policy schedule. Insurable age is 10 to 70 years.

Market value of cycle rickshaw is considered as sum insured, however, partial losses would not exceed the actual cost of repairs/replacement minus depreciation.

For Section I and II premium is Rs.15% of sum insured per annum. Group discount varies according to different groups of rickshaws.

### **KISAN CREDIT CARD-PAIS**

This is a Personal Accident Insurance Master Policy covering all the Kisan Credit Card holders. This will include the holders of KCC issued by the District Central Co-op. Banks, RRBs and commercial Banks throughout India. This scheme will cover all the KCC holders against Death or Permanent disability resulting from accidents caused by external, violent and visible means and occurring within the geographical jurisdiction of India.

This policy will cover the KCC holders upto the age of 70 years and whose names are declared by the Banks and in respect of whom the premium is paid by the Bank to the Insurance Company for a maximum benefit of Rs.50, 000/- in case pf (i) Accidental Death, (ii) Permanent total disability (iii) Loss of two limbs or two eyes or one limb and one eye and Rs.25, 000/- in case of loss of one limb or one eye (subject to exclusion).

The Master Policy shall remain valid for a period of three years effective from April 2001 and any modification/alteration shall be made at the end of three years after review of the premium and claims experience. If the claim experience exceeds 70%, the premium shall be suitably loaded. The policy can be issued for one year or three years period by charging Rs.15/- for annual policy and Rs.45/- for three years period. Service Tax is waived for this policy. The participating Banks will pay premium to designated Insurance Company on Flagship Company basis.

### **UNIVERSAL HEALTH INSURANCE SCHEME**

This is a health-care policy for weaker sections of society/below poverty line and is akin to Mediclaim policy

with certain modifications and add on covers. This policy covers people between age of 3 months to 65 years.

Scope of Cover: This policy has three covers as under:

**Medical Reimbursement:** The Policy provides reimbursement of hospitalization expenses upto Rs. 30,000/- to an individual/family with sub-limits (Maximum per illness Rs. 15,000/-) This cover is available on floater basis i.e total reimbursement of Rs. 30,000/- can be availed of individually or collectively by members of the family.

**Personal Accident Cover:** Coverage for death of the Earning Head of the family due to accident: Rs. 25,000/-

**Disability Cover:** If the Earning Head of the family is hospitalized due to an accident/illness a compensation of Rs. 50/- per day will be paid per day of Hospitalization up to a maximum of 15 days, after a waiting period of 3 days

Category	Premium Payable	
For an individual	Re. 1.00 per day	Rs.365/-p.a
For a family upto 5 (Including the first 3 dependant children)	Rs.1.50 per day	Rs.548/-p.a
For a family upto 7 (Including the first 3 dependant children and dependent parents)	Rs.2.00 per day	Rs.730/-p.a

For families below the poverty line, the Central Government will provide a premium subsidy of Rs. 100/- per family.

### Main Exclusions

- All pre-existing diseases, and diseases contracted during the first 30 days from the commencement date of the policy
- Some of the diseases such as Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Hernia, Hydrocele, Piles, Sinusitis, Congenital Internal Disease are not covered in the first year of the policy.
- Corrective, cosmetic or aesthetic dental surgery or treatment.
- Cost of spectacles, contact lens and hearing aid

**Claim Settlement:** The Claims are to be settled by a Third Party Administrator (TPA) mentioned in the schedule or by the Insurance Company and to be made cashless as far as possible through listed hospitals.

### UNIVERSAL HEALTH INSURANCE SCHEME – For BPL Families

Oriental Insurance Company has been nominated by Govt. of India to provide Universal Health Insurance Scheme to the people who are below poverty line in the States of Delhi, Haryana, Himachal, J & K, Punjab, Rajasthan, U.P., Uttranchal & Chandigarh (UT).

**Scope of Cover:** This policy has three covers as under:

- Medical reimbursement:** *The Policy provides reimbursement of hospitalization expenses upto Rs.30; 000/- to an individual/family with sub-limits (Maximum per illness Rs.15000/-.* The benefit of the family will operate on floater basis i.e.

the total reimbursement of Rs.30; 000/- can be availed of individually or collectively by members of the family.

2. **Personal Accident Cover:** Coverage for Death of the Earning Head of the family due to accident: Rs.25, 000/-.
3. **Disability Cover:** If the earning head of the family is hospitalized due to an accident/illness a compensation of Rs.50/- per day will be paid per day of hospitalization upto a maximum of 15 days after a waiting period of 3 days.

**Age limit:** 3 months to 65 years.

Category	Premium Payable	Subsidy by GOI
For an individual	Rs.165/-per annum	Rs. 200/-
For a family upto 5 <i>(Including the first 3 dependant children)</i>	Rs.248/- per annum	Rs. 300/-
For a family upto 7 <i>(Including the first 3 dependent children and dependent parents)</i>	Rs.330/- per annum	Rs. 400/-

**Main Exclusions: As per Mediclaim Policy**

**Claim Settlement:** The Claims are to be settled by a Third Party Administrator (TPA) mentioned in the schedule or by the Insurance Company and to be made cashless as far as possible through listed hospitals.

**SWASTHYA BIMA POLICY**

**(Health Insurance Policy for members of SHGs and Credit Linked Groups)**

**Salient Features:**

**Hospitalization**

Reimbursement of Hospitalization expenses upto Rs.10000/- to an individual – member

**Transportation:**

Reimbursement of the cost of transportation of Insured to hospital upto Rs.200/- during policy period (Subject to admissibility of claims)

**Meals:**

Reimbursement of the cost of meal for the insured patient not exceeding Rs.30/- per day of hospitalization and not exceeding Rs.150/- during policy period (subject to admissibility of claims)

**Premium:**

For Individual	*	Rs.120/- p.a.
Service Tax	*	As applicable
TPA Charges	*	As applicable

**Scheme to be implemented for**

Self Help Groups (SHGs) and Credit Linked groups

**Claims Settlement:**

Settlement of claims directly by Insurers or through TPAs for Section I only.

**Main Exclusions:** As per Mediclaim Policy