



**IFFCO-TOKIO General Insurance Co. Ltd .**  
Regd. Office: IFFCO Sadan, C-1, Distt. Center, Saket, New Delhi-110017

## **Pradhan Mantri Fasal Bima Yojana (PMFBY)**

ITGI / PMFBY /2016

### **PROSPECTUS/SALES LITERATURE**

Agriculture is the backbone of our country and your contribution as a farmer keeps the economy of the nation thriving. Unfortunately all your efforts are at the mercy of nature, which is very unpredictable. While you surely have had bumper crops in various years but you also definitely remember the bad years when the crop yield was deficient/destroyed due to natural fire and lightening, storm, tempest, cyclone, typhoon, tornado, hail, flood, inundation, landslide, drought/dry spell, pests and disease or weather playing truant and all your efforts came to naught.

IFFCO-TOKIO's "**Pradhan Mantri Fasal Bima Yojana**" Insurance Policy is the perfect balm to the malady of loss of crop.

#### **What Gets Paid?**

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**Standing Crop:-** Losses caused by natural fire and lightening, storm, tempest, cyclone, typhoon, tornado, hail, flood, inundation, landslide, drought/dry spell, pests and disease or weather playing truant.

**Prevented Sowing:-** Up to 25% of Sum-Insured gets paid on account of prevented sowing/ planting (but otherwise has every intention to sow/ plant and has incurred expenditure for the purpose) due to deficit rainfall or adverse seasonal condition.

**Post-harvest losses:-** Losses due to cyclone and cyclonic rains and unseasonal rains, for "cut and spread" crop lying in the field for drying up to 14 days after harvest.

**Localised losses:-** Due to hailstorm, landslide and inundation.

**Widespread losses:-** As determined by Crop Cutting Experiments or other parameters.

#### **When will the Policy not pay?**

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Certain exigencies which are excluded from the Policy are as follows:

- ◆ Damage as a consequence of war, invasion, act of foreign enemy, civil commotion loot or pillage etc is not covered under this policy.
- ◆ Any damage to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- ◆ Damage to property and contents due to any perils not specifically covered under the policy and any damage, injury, accident, disease or illness occurring before cover commences.

#### **Who can apply for this Policy?**

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This Policy is suitable for all farmers (owners or tenants) having landholding in the identified/notified area.