

**FARMERS PACKAGE POLICY**

**PREAMBLE**

ICICI Lombard General Insurance Company Limited (“the Company”), having received a Proposal and the premium from the Proposer named in the Schedule referred to herein below, and the said Proposal, Declaration and Annexure thereto together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts, that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

**PART I OF POLICY - SCHEDULE**

- |   |                  |                   |
|---|------------------|-------------------|
| <b>Policy No.</b>                         | <b>Issued at</b> | <b>Stamp duty</b> |
| a) Name of the Insured:                   |                  |                   |
| b) Mailing Address of the Insured:        |                  |                   |
| c) Address of the premises to be Insured: |                  |                   |
| d) Period of Insurance:                   |                  |                   |
| e) Total Sum Insured (Rs.):               |                  |                   |
| f) Premium (Rs):                          |                  |                   |

	<b>Coverage</b>	<b>Sum Insured (Rs.)</b>	<b>Deductible/ Excess (Rs.)</b>
I (a)	Standard Fire and Special Perils – Building		
I (b)	Standard Fire and Special Perils – Contents		
II	Consequential Loss (Fire)		
III	Agricultural Pumpset		
IV	Agricultural Tractor		
V	Cattle Insurance		
VI	Livestock Insurance		
VII	Weather Insurance		
VIII	Burglary		
IX	Individual Personal Accident		
X	Group Personal Accident		
XI	Individual Health		
XII	Group Health		
XIII	Group Health (Floater)		
XIV	Critical Illness		
XV	Secure Mind		
XVI	Group Secure Mind		
XVII	Public Liability (Non-Industrial Risks)		
XVIII	Employer’s Liability (Workmen’s Compensation)		
XIX	Machinery Breakdown		



**PART II OF POLICY** <This part shall carry information related to the following in respect of the various sections under the policy that are opted by the proposer. The terms and conditions of the same shall be governed by the filed version of the product>

1. Definition
2. Scope of Cover
3. Extensions
4. Exclusions
5. Basis of Assessment of Claims
6. Claim Documents
7. Claim Procedure
8. Limitation Period
9. Policy Related Terms and Conditions

**PART III OF POLICY** <This part shall carry the general terms and conditions in respect of the various sections under the policy that are opted by the proposer. The same shall be governed by the filed version of the product>

Following clauses under Part III of the Policy shall read as under:

**1. Cancellation**

The Company may at any time cancel this Policy by giving 15 days notice in writing by registered post/acknowledgement due post to the Insured, at the last known address of the Insured, in which case the Company shall be liable to repay to the Insured, a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured may also give 15 days notice in writing to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of the notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scales, mentioned hereunder, provided that no refund of premium shall be made if any Claim has been made under the Policy by or on behalf of the Insured.

For a period not exceeding	15 days	10% of the Annual rate
-do-	1 month	15% of the Annual rate
-do-	2 months	30% of the Annual rate
-do-	3 months	40% of the Annual rate
-do-	4 months	50% of the Annual rate
-do-	5 months	60% of the Annual rate
-do-	6 months	70% of the Annual rate
-do-	7 months	75% of the Annual rate
-do-	8 months	80% of the Annual rate

-do-	9 months	85% of the Annual rate
For a period exceeding	9 months	The full Annual rate

## 2. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with the Laws of India and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

## 3. Arbitration Clause

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute/difference, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

## 4. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to

In case of the Insured Person, at the address specified in Part I to this Policy.

In case of the Company:

ICICI Lombard General Insurance Company Limited

Zenith House, Keshavrao Khadye Marg,

Mahalaxmi, Mumbai- 400 034.

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

## 5. Customer Service

If at any time the Insured requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours.

## 6. Grievances

In case the Insured is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours. If the situation so arises that, no reply is received from the Company within one month or the insured is not satisfied with the reply of the company, Insured may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of his/ her grievance.

The detail of Insurance Ombudsman is available at IRDA website: [www.irdaindia.org](http://www.irdaindia.org), from the website of General Insurance Council: [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in) or from the office of the Company.