



IFFCO-TOKIO General Insurance Co. Ltd .
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CIN – U74899DL2000PLC107621 IRDAI Reg. No. 106

IFFCO-TOKIO Restructured Weather Based Crop Insurance Scheme (RWBCIS) (MI)

ITGI /RWBCIS/2017

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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 weather played truant and all your efforts came to naught.

IFFCO-TOKIO's Restructured Weather Based Crop Insurance Scheme (RWBCIS) is the perfect balm to the malady of abnormal weather which causes losses to your precious crops.

Weather Protector

IFFCO-TOKIO Restructured Weather Based Crop Insurance Scheme (RWBCIS) (MI) covers financial losses on account of anticipated crop loss resulting from adverse weather perils viz. (i) Rainfall (deficit rainfall, excess rainfall, unseasonal rainfall, rainy days, dry spells, dry days), (ii) Temperature [High temperature (heat) or Low temperature], (iii) Wind Speed, (iv) Relative humidity (v) Sunshine hours or combination of these weather perils in (i) to (v). Hailstorm and/or Cloud-burst can also be covered as add-on covers. The perils listed here are indicative and not exhaustive.

For Government sponsored weather insurance schemes the perils to be covered would be as per the Government notification and any addition/deletion of perils can be considered.

Crops covered

Restructured Weather Based Crop Insurance Scheme (RWBCIS) can cover various a) Food Crops (cereals, Millets and pulses) b) Oilseeds c) Commercial /Horticultural Crops.

When will the Policy not pay?

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

- ◆ Damage as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, 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 to 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 pollution of any kind and any damage, injury, accident, disease or illness occurring before cover commences.

Who can apply for this Policy?

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

Easy claims process

In case of a claim becoming payable based on the certified weather data, IFFCO-TOKIO will inform you of the same. The claim will be paid to you after the minimum documentation and verification formalities are completed.