



IFFCO-TOKIO General Insurance Co. Ltd .

Regd. Office: IFFCO Sadan, C-1, Distt. Center, Saket, New Delhi-110017

CIN – U74899DL2000PLC107621

IRDAI Reg. No. 106

Unified Package Insurance Scheme (UPIS)

ITGI / UPIS /2016

UIN : IRDAN106P0002V01201617

SALES LITERATURE/PRESPECTUS

Unified Package Insurance Scheme (UPIS) aims at providing financial protection to citizens associated in agriculture sector, thereby ensuring food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from financial risks.

The policy contains 7 Sections. Crop Insurance is mandatory. However, farmers have to choose at least two other sections also to avail the applicable subsidy under crop insurance section.

What is covered?

1. Crop Insurance: PMFBY/RWBCIS – State can choose any of these two or both. Coverage would be as per the standard guidelines of Pradhan Mantri Fasal Bima Yojna (PMFBY) or Restructured Weather Based Crop Insurance Scheme (RWBCIS) as applicable.
2. Personal Accident Insurance - Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. Coverage is as per Pradhan Mantri Suraksha Bima Yojana (PMSBY) guidelines of Government of India.
3. Life Insurance –Life insurance scheme with coverage as per Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY): ***(This component is not applicable for IFFCO-TOKIO/General Insurers)***
4. Building and Contents Insurance (Fire and allied perils): Indemnifies loss or damage to building/contents against fire and allied perils
5. Agriculture Pump set Insurance (Up to 10 Horse Power) - The Insurance covers the Centrifugal pump sets (electrical and diesel) up to 10 Horsepower capacity which are used for agricultural purposes only.
6. Student Safety Insurance - Covers accidental death or disability of students. In case of death of Father or Mother, the Claim amount to be converted into Fixed Deposit in the name of student till attainment of adulthood.
7. Agricultural Tractor Insurance - As per the provisions, terms, exceptions, conditions and endorsements as per standard Motor Policy.

The cover will be for one full year except for Crop Insurance (which will be bi-annual separately for Kharif and Rabi seasons) renewable from year to year. The Loanee farmers will be covered through Banks/Financial Institutions whereas non loanee farmer shall be covered through banks and/or insurance intermediaries.

When will the policy not pay?

The Company shall not be liable in respect of:

1. Loss or damage, liability or expenses whether directly or indirectly, occasioned by happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military, or usurped power or civil commotion or loot or pillage in connection herewith.
2. Loss or damage caused by depreciation or wear and tear
3. Consequential loss of any kind or description.
4. a) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.



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b) This Insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of Condition 4 (b) only combustion shall include any self-sustaining process of nuclear fission.