



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

CIN – U74899DL2000PLC107621

IRDAI Reg. No. 106

Weather Insurance Policy (MI)

UIN: IRDAN106P0007V01200809

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.

ITGI's Weather Insurance Policy is the perfect balm to the malady of abnormal weather which causes losses to your precious crops.

Weather Protector

ITGI's Weather Insurance Policy provides you protection against the likelihood of diminished agricultural output due to abnormal seasonal weather conditions. Some instances of abnormal seasonal weather are:

- Deficient/ Excess rainfall during monsoons causing crop losses to Kharif crops
- Abnormal temperatures during winters causing losses to Rabi crops
- Unseasonal rainfall during maturity stage of 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, nationalisation, 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 official IMD weather data, ITGI will inform you of the same. The claim will be paid to you after the minimum documentation and verification formalities are completed.