

## Policy Exclusions

At Reliance General Insurance, we would like our Policy to be as transparent as possible.

To ensure that you do not face any unpleasant surprises when making a claim, we would like you to know some of the major exclusions under the Policy.

The Policy does not cover loss or damage due to

- War and nuclear perils
- Depreciation or wear and tear
- Consequential loss of any kind
- Defects to television set for which the manufacturer is responsible
- Any pre-existing injury in the event of personal accident
- Injury/death due to misuse of alcohol or intoxicants
- Injury/death due to the insured/family members engaging in dangerous sports/hobbies

## Claim procedure

Should you wish to make a claim, the procedure is fast, transparent and hassle-free!

In the unfortunate event of a claim, please register the claim on our toll free number 3033 8282. For claims that require inspection, we will appoint a surveyor immediately. After the receipt and scrutiny of the mandatory documents, we will process the claim within 7 working days.

## About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and rural sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a 100% subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

## Some of our other products:

- Reliance Janata Personal Accident Policy
- Reliance Tractor Package Policy
- Reliance Cattle Insurance Policy
- Reliance SME Care Policy
- Reliance Shopkeeper's Package Policy
- Reliance HealthWise Policy
- Reliance Travel Care Insurance Policy
- Reliance Private Car Policy

This product brochure gives the salient features of the plan only. For further details on all the conditions and exclusions related to Reliance Farmer's Package Policy, please contact us.

 **1800 3002 8282** (toll free)  
**3989 8282** (local charges apply)

sms 'rural' to **55454**  
[www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

**RELIANCE** General Insurance  
Anil Dhirubhai Ambani Group

A Reliance Capital Company

**Reliance General Insurance Company Limited**  
Registered office Reliance Centre, 19, Walchand Hirachand Marg,  
Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. MI-30

# Reliance Farmer's Package Policy

affordable and  
comprehensive protection



**RELIANCE**  
General Insurance  
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## Welcome to Reliance General Insurance

You value your farm and it means the world to you. That's because only you know how much effort you have taken in cultivating it into the flourishing agricultural enterprise it is. From sowing and irrigating to harvesting and taking your produce to market, you have always been there to ensure that every part of your farm runs smoothly and profitably. Now you can continue to keep it running that way with the added security of insurance.

Discover the Reliance Farmer's Package Policy, which secures everything that is valuable to your farm business. From land and animal-driven carts to household items, you can secure your business against any contingency.

### Key Advantages

- Comprehensive coverage against wide range of perils
- Custom-made plans (Plan 1 and Plan 2) to choose from
- Affordable premium - Rs. 365 for Plan 1 and Rs. 480 for Plan 2
- Coverage for household contents including utilities, fixtures & fittings etc
- Coverage for stock of farm produce (grain and / or seeds of all kinds) and agricultural implements
- Coverage on first loss basis for building and other items
- Coverage to both animal-driven cart as well as the animal
- Hassle-free claim settlement

### Scope of Cover

The Reliance Farmer's Package Policy provides coverage against the following risks:

#### Section 1 – Building contents and other items

Coverage for building contents, agricultural implements and stock of farm produce (grain and / or seeds of all kinds) against loss or damage due to:

- Fire, lightning, explosion of gas in domestic appliances

- Earthquake, subsidence and landslide
- Flood, inundation, storm, tempest, typhoon, hurricane, tornado or cyclone
- Bursting and overflowing of water tanks, apparatus or pipes
- Aircraft or articles dropped there from
- Riot, strike or malicious act
- Impact damage
- Burglary and housebreaking including theft

#### Section 2 – Animal-driven cart

Provides coverage against the following contingencies:

- Loss or damage to the cart and accessories due to:
  - Fire, external explosion, lightning or flood
  - Burglary and theft
  - Malicious act
  - Accidental external means
  - While in transit by road, rail and inland waterway
- Death or permanent disablement of animals: Compensates for death or permanent disability to the animals pulling the cart arising in the course of an accident to the cart
- Liability to third parties and passengers:
  - Compensates for death or bodily injury of third parties and passengers in the event of the cart being involved in an accident
  - Also covers loss or damage to property belonging to others, carried in your cart
- Personal Accident Cover to cart driver: Compensation paid in the event of death or disability of the cart driver during the course of an accident when driving the cart

#### Section 3 – Personal Accident Cover

Compensation payable in the unfortunate event of your or any of your immediate family member's accidental death or disablement. In the event of a death claim being payable, the policy also provides for carriage of mortal remains to the place of residence.

#### Section 4 – Television set/VCP/VCR

Provides for loss or damage to your television set/VCP/VCR against the following risks:

- Fire, lightning, explosion of gas in domestic appliances
- Earthquake
- Flood, inundation, typhoon, storm, tempest, hurricane, tornado and cyclone
- Bursting and overflowing of water tanks, apparatus or pipes
- Aircraft or articles dropped there from
- Riot, strike or malicious act
- Burglary and/or house breaking or theft
- Mechanical or electrical breakdowns
- Accidental external means

Also provides coverage for:

- Damage to property belonging to or in your custody or control caused by breakage or collapse of the antenna fittings or mast forming part of the Television Apparatus in so far as such property is not otherwise insured.
- Legal liability due to accident happening through or in connection with the Television set due to breakdown or defect in the Television Apparatus or breaking or collapse of the internal fittings or mast forming part of the Television Apparatus

Farmer's Package Policy Plan Details		
Benefit Structure	Sum Insured	
	Plan 1	Plan 2
Section 1 - Fire & Allied Peril, Burglary, Housebreaking & Theft		
Buildings & Content	50000	100000
Agricultural Implements & Stocks	50000	100000
Section 2		
Animal Driven Cart	10000	10000
Death/Disablement to animal	2000	2000
Third Party Liability	25000	25000
PA to Driver	10000	10000
Section 3		
Personal Accident - Death/Permanent Total Disablement		
Insured Person	25000	25000
Non-Earning Spouse	12500	12500
1st Two Children- each	10000	10000
Section 4		
Loss / damage to Television / VCR / VCP due to fire and allied perils including earthquake, burglary, breakdown	10000	10000
Loss / damage to property due to breakage or collapse of the antenna or mast forming part of the Television Apparatus	3000	3000
Legal Liability	25000	25000
Premium(Inclusive of Service tax) – In Rs.	365	480