

Rural Insurance Guide

Rural Insurance is designed to protect the livelihood and assets of people in rural and semi-urban areas.

It covers farmers, small traders, artisans, livestock owners and rural households against risks like crop loss, cattle death, natural disasters and damage to rural property.

It plays a key role in financial inclusion by ensuring rural communities are not pushed into debt due to unforeseen losses.

Crop Insurance

- Purpose: Protects farmers against crop loss due to drought, flood, cyclone, pests or diseases.

Claim Documents:

- Policy certificate
- Sowing & crop details
- Damage report from agricultural officer

Cattle Insurance

- Covers cows, buffaloes, sheep, goats, pigs, camels, etc.
- When it helps: Death due to accident, illness or disease.
- Documents:
 - Veterinary certificate of death
 - Insurance tag details

Poultry Insurance

- Protects against bird flu, epidemics, accidents or natural calamities.
- Covers broilers, layers and hatcheries.

Farmers' Package Policy

- A comprehensive policy that bundles multiple protections:

- Crop failure
- Cattle loss
- Farm assets (tractors, pumps, sheds)
- Household contents

Agriculture Pump Set Insurance

- Protects pump sets (up to 10 HP) used for irrigation.
- Covers risks like fire, theft, flood, storm, accidental damage.

Tractor Insurance

- Covers tractors and attached implements used for farming.
- Protects against accident, theft, fire, third-party liability.

Rural Property Insurance

- Protects houses, shops and storage sheds in rural/semi-urban areas.
- Covers fire, flood, storm, earthquake and burglary.

8. Farmers' Accident Insurance

- Provides compensation in case of death or disability of the farmer due to accident.
- Helps families manage income loss.

Artisan & Weavers' Insurance

- Special policies for handloom weavers, carpenters, potters and artisans.
- Covers tools, raw materials and accidental injuries.

Political & Natural Calamity Risks

- Protection against losses caused by riots, strikes, floods, earthquakes or cyclones.

Benefits of Rural Insurance

- **Financial Protection** – prevents debt traps after crop failure or livestock death.
- **Stability for Farmers** – income secured against natural disasters.
- **Affordable Premiums** – subsidized rates for rural communities.
- **Inclusive Coverage** – policies designed for both individuals & groups (self-help groups, cooperatives).
- **Government Support** – many schemes are co-sponsored by the government.

Claim Process (General for Rural Policies)

1. Inform the insurer immediately (within 24–48 hours of the incident).
2. Collect documents: policy copy, ID proof, incident proof (veterinary report, FIR, agricultural officer's certificate).
3. Surveyor visit: insurer appoints surveyor to assess damage/loss.
4. Claim settlement: compensation credited to insured's or group's bank account.

Who should buy rural insurance?

- Farmers (small & marginal)
- Dairy & cattle owners
- Poultry farmers
- Rural shopkeepers & artisans
- Rural households with property/assets
- Self-help groups (SHGs) and cooperatives