

## Draksha Vima

Draksha Vima is a unique insurance product for the grape growers particularly in Maharashtra. This insurance scheme provides effective risk management support to grape growers likely to be impacted by adverse rainfall and hail incidence.

### **Scope of Coverage**

The policy compensates the insured financially, against the anticipated shortfall in grape yield resulting from unseasonal rainfall, and hailstorm (as the case may be) for different coverage options within a specific geographical location and specified time period, subject to a maximum of the Sum Insured specified in the policy under each of the coverage options.

### **Insured**

Any grape grower, cultivating table variety of grapes in the selected zones of Nasik, Maharashtra and whose grape produce/ yield is affected by weather parameters, is eligible to buy the insurance.

### **Premium**

Premium chargeable would be statistically/actuarially calculated based on the crop, location, the coverage sought, the past rainfall pattern in the specified geographical area and the acreage under cultivation.