

PROSPECTUS FOR WEATHER INSURANCE POLICY (Marketing Brochure)

Scope of Cover:

The Insurance Policy compensates the insured, against the likelihood of diminished agricultural output/yield resulting from a shortfall in the anticipated normal rainfall index within a specific geographical location and specified time period, subject to a maximum of the Sum Insured specified in Part I of the Schedule to this policy.

Main Exclusions:

I. The Insurance Policy does not cover any expenses whatsoever incurred by any insured in connection with or in respect of shortfall in rainfall caused by or resulting from:

1. Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel.
2. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

II. The Insurance Policy does not cover any expenses whatsoever incurred by any insured in connection with or in respect of any loss whatsoever caused other than on account of shortfall in the anticipated normal rainfall within a specific geographical location and specified time period, even if such loss results in diminished agricultural output/yield.

Benefits of ICICI Lombard Weather Insurance

Crop Insurance Policy available today	ICICI Lombard's Weather (Monsoon) Insurance Policy
Coverage for drought and floods extreme situations	Coverage for shortfall in rainfall index, compensation for economic losses due to less than rainfall
Drought declaration, politically motivated- not transparent	Calculation of rainfall index is transparent and fully objective
Claim payouts after lag of 2-3 years	immediate claim settlements
Claim payout based on minimum price	Payouts based on a fair estimated market price

How is the rainfall index calculated?

Sub periods Commencing	Ending	Weights -1	Period Rainfall *received in the sub period (subject to a cap of 200 rainfall index - mm per day)-2	Weighted Period Rainfall Index (1*2)
11/May	20/May	99%		
21/May	30/May	99%		
31/May	9/June	99%		
10/June	19/June	197%		
20/June	29/June	197%		
30/June	9/July	99%		
10/July	19/July	99%		
20/July	29/July	99%		
30/July	8/Aug	99%		
9/Aug	18/Aug	39%		
19/Aug	28/Aug	39%		
29/Aug	7/Sep	39%		
8/Sep	17/Sep	99%		
18/Sep	27/Sep	99%		
28/Sep	7/Oct	99%		
8/Oct	17/Oct	99%		

*As received at Mahabubnagar weather station

Capital Sum Insured:

The sum insured shall in no case exceed the normal yield multiplied with the acreage.

Premium:

The Premium chargeable for the policy depends on rainfall distribution in the specific region and the correlation between the rainfall and the specific crop.

COMPANY PROFILE

ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED is a joint venture company between ICICI Bank Ltd. and Lombard Canada Ltd.

ICICI, a public financial institution and a diversified financial group offering by itself and through specialized subsidiaries/affiliates a variety of financial products and services, was founded in 1955 at the initiative of World Bank, Government of India and representatives of Indian Industry, Lombard ranks amongst the leading non-life insurance companies of Canada. Lombard uses up-to date technology to offer its clients a complete range of Commercial and Personal line of products.

ICICI Lombard is pleased to announce the launch of an array of insurance products to cater to different risks associated with your activities. To begin with, the following products are being made available:

- Fire and Special Perils Policy
- Consequential Loss (Fire) Policy
- Public Liability (Industrial Risks) Policy
- Public Liability (Non-Industrial Risks) Policy
- Public Liability Insurance Act Policy
- Inland Transit Insurance Policy
- Electronic Equipment Policy
- Machinery Policy
- Burglary Policy
- All Risks Policy
- Group Mediclaim Policy
- Group Personal Accident Policy
- Boiler Explosion Policy
- Money Insurance Policy
- Fidelity Guarantee Policy
- Motor Policy
- Erection All Risks Policy
- Contractor's All Risks Policy
- Contractor's Plant and Machinery Policy
- Industrial All Risks Policy

This prospectus contains only brief details of the policy. For further details please refer to the current policy or contact:

ICICI Lombard General Insurance Company Ltd.
ICICI Towers, Bandra- Kurla Complex
Mumbai- 400 051

Insurance is the subject matter of solicitation.

STATUTORY WARNING
PROHIBITION OF REBATES.
(Under Section 41 of Insurance Act 1938)

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ten lakhs rupees.