

Article Date	Headline / Summary	Publication	Edition
3 May 2024	Intense heat triggers rise in insurance claims for crop damage, cattle deaths	The Times of India	Pune

# Intense heat triggers rise in insurance claims for crop damage, cattle deaths

Priya.Kothari@timesgroup.com

**Pune:** Extreme weather conditions in many parts of the country have led to a spike in insurance claims for health-related illnesses, crop damages and cattle deaths.

Under retail health policies too, heat stroke-related claims seem to be on the rise. Rishabh Choudhary, a resident of Pimpri Chinchwad, recently had an episode of food poisoning and dehydration. "I was hospitalised for about two days and raised a claim with my insurer," he said.

Most large private insurers offer health insurance policies that not only offer coverage against major illnesses like cancer, kidney stroke, heart ailments, etc but also

## WEATHER IMPACT

➤ Claims under "high temperature" peril have gone up due to heat waves and early summer conditions

➤ **Extreme heat can cause an early harvest of wheat crops, with reduced grain weight**

➤ High temperatures also impact pomegranates, and bananas

➤ Drought-like situa-



tion has led to crop loss and increase in claim payments in Karnataka and Andhra Pradesh

➤ Also, there has been a rise in cattle-related claims due to heat waves

➤ **Insurance companies expect claims for cattle deaths from hot geographical belts like western Rajasthan, north Punjab and Haryana**

protect against hospitalisation due to seasonal ailments like heat wave impact. So far, HDFC ERGO General Insurance Company has received 9 claims till now as compared to 12 claims last year. Bajaj Allianz General Insurance has

received claims for conditions like acute gastroenteritis, dehydration etc.

On claims for crop insurance, T A Ramalingam, chief technical officer, Bajaj Allianz General Insurance, said, "Due to heat waves and early

summer conditions, claims under the "high temperature" peril have been triggered under restructured weather-based crop insurance scheme. We could possibly see an increase in claims due to exceptional weather conditions."

Parthanil Ghosh, director and chief business officer, HDFC ERGO General Insurance Company, said, "Long-term horticulture crops such as pomegranates, and bananas might exhibit some impact due to sustained high temperatures in April. Also, while we have not witnessed a significant rise in cattle-related claims, we expect some claims from extensive hot geographical belts like western Rajasthan, north Punjab and Haryana in May."