

**Kshema Samriddhi**

UIN: IRDAN162RP0004V01202425

**Annexure 4****Kshema Samriddhi  
Special Features****Special Feature :****1. Applicability**

This policy is applicable for farmers cultivating farms less than 25 cents.

**2. Coverage**

On occurrence of any one of the following perils, resulting in damage to the crop, you will be entitled for a claim under this Policy.

- a) Landslide
- b) Flood
- c) Cyclone
- d) Natural fire
- e) Inundation
- f) Earthquake

**3. Structure/Type of Insurance Product: Beneficial Policy****4. The following losses will not be paid under this policy**

The Company shall not cover losses and damages occurred due to the following.

- a) War Risk: Loss as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion, loot, pillage in connection therewith;
- b) Nuclear Risk: Any loss to the insured crop arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component;
- c) Consequential Loss: Consequential loss of any kind or description.
- d) Malicious damage, arson and other preventable risks;
- e) Terrorism: Any loss to Crop on account of terrorist activities;
- f) Pollution or contamination of any kind;
- g) Political risk or Loss or damage caused by an order of any governments or any other authority;
- h) Volcanic eruption, costal or river erosion or other convulsions of nature;
- i) Theft, riot and strike;
- j) Non cultivation of Crop as mentioned in the policy schedule during the Period of Insurance.
- k) Post harvest losses for crops Produce event if lying in cut and spread in the field.
- l) Loss occurred during the waiting period.

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- m) By any other peril, which is not explicitly covered in the Policy Schedule

**5. How to apply for a claim and Your responsibility**

In the unfortunate event of occurrence of any peril/s covered under this Policy, which is mentioned in section 3, that resulted in loss or damage to the Crop, You are required to take following actions:

- Immediately intimate the loss through Kshema Application or by email to [customer.support@kshema.co](mailto:customer.support@kshema.co) or Toll-Free number 18005723013 along with your Policy details not later than 24 hours of occurrence of peril;
- Take all steps to minimize the loss, as if no insurance has been taken;
- Take photographs of the loss/ damage crop through Kshema Application;
- Take video of the entire affected field as per the instruction in the video guide of Kshema Application;
- Inform particulars of all other insurances covering the same Crop at the time of loss;

**6. Loss assessment**

- Loss event detection will be done through remote sensing satellite image/ drone / pictures captured through app/ local news
- If total sum insured mentioned in the policy or total sum insured equal to the stage of the crop is paid as per the table below, the policy automatically get cancelled.
- The amount of loss would be assessed based on the below Compensation table.

Stages	Percentage of Duration of the Crop from the date of sowing	Compensation percentage (Proportionate of Sum Insured)
1	up to 15%	15%
2	Above 15% up to 30%	25%
3	Above 30% up to 60%	60%
4	Above 60% up to 85%	80%
5	Above 85%	100%

*Compensation = Sum Insured x corresponding Compensation percentage to the stage of the crop*  
 The loss will be paid based on the stage of the crop on the date of occurrence of the event, irrespective of the damage / loss in the field subject to there being crop in the field which is determined by the NDVI of the lat- long of the farm as captured through the Kshema App.

**7. Position of policy after the claim:**

The policy shall be presumed cancelled upon lodging of claim, irrespective of the claim decision. As the subject matter of insurance is crop and if crop is damaged, policy stands cancelled.