

Comprehensive Crop Protection for Individual Farmers

1. Introduction:

Kshema Prakriti is a robust crop protection insurance plan crafted for individual farmers. It offers coverage against a wide range of natural calamities and wildlife-related risks, tailored for the specific crop type and insured Polygon area. This Prakriti Insurance plan is designed to safeguard your agricultural investment and ensure peace of mind throughout the crop cultivation cycle.

Note: This prospectus is for informational purposes only and does not constitute an insurance contract. Each insurance cover is subject to specific terms and conditions. Please refer to the official policy document for complete details. You can access the full policy wordings on our website www.kshema.co or call our customer care at 1800 572 3013.

2. Buying Journey

This insurance policy can be purchased by downloading Kshema App from play store and registering with your mobile number and completing the buying journey or reaching out to our POSP(M).

3. Time to Buy Insurance:

The Company opens the enrollment window for insurance covers during crop season periods popularly known as Kharif and Rabi. For each State, depending upon various factors, enrollment window is decided separately, and insurance will be available during such period. After the cut-off date, one cannot buy this insurance.

You are required to apply for insurance policy within 15 days of sowing your crop. You can also obtain insurance to commence from any later date within the enrolment window. Please check for the enrolment window in the app or contact our customer care at 1800 572 3013.

4. Crops that are covered under this insurance

All seasonal crops within a crop lifecycle of duration 180 days can be covered.

5. Coverage Highlights

You are eligible to claim under this policy in the event of crop loss/damage caused by the following perils:

- Named Cyclone
- Earthquake including Tsunami
- Fire due to lightning
- Flood
- Inundation (This coverage shall not be applicable to Hydrophilic crops)
- Landslide
- Storm
- Animal Attack only by a) Elephant b) Wild Boar
 - Maximum coverage under this peril: 25% of the total policy sum insured

6. Major causes which are not covered under this policy

The following risks/perils are not covered under Kshema Prakriti. Please refer the Policy Wordings for the complete list of excluded losses

- War, nuclear risks, terrorism
- Consequential losses of any kind
- Malicious damage, arson, theft, riots, strikes
- Pollution, contamination, political risks
- Volcanic eruptions, coastal/river erosion
- Post-harvest losses (even if produce is cut and spread)
- Crop loss/damage due to Animal attack not listed under policy coverage
- Inundation damage to hydrophilic crops
- Perils not explicitly mentioned in the policy schedule
- Supporting structures (e.g., fence, staking, trellis, lattice, framework etc.)

- Intercropping or mixed cropping
- Mismatch in farm location coordinates
- Claim excess and operational cost losses
- Expenses for debris removal or crop disposal
- Damage outside the insured polygon
- Nursery crops, yield loss
- Waiting period losses
- Fraudulent or exaggerated claims

7. Claim Process & Your Responsibilities

In the event of a covered peril causing crop damage, please follow these steps:

- 1) Notify Us immediately:** Report the loss via the Kshema App, email (customer.support@kshema.co), or toll-free number 1800 572 3013 within 24 hours of the incident.
- 2) Documents required in support of insurance claim:**
 - Capture geo-tagged photos with date/time stamps using the Kshema App.
 - Record video clips of the entire insured field showing affected areas also.
 - Provide a detailed description of the loss/damage, including estimated farm area and exact field location.
- 3) Disclose other policies:** Share details of any other insurance policies covering the same crop in the same farmland.
- 4) Preserve evidence:** Safeguard the damaged crop until Kshema completes its inspection, verification and assessment.
- 5) Submit supporting documents**
 - Proof of insurable interest as on the date of loss.
 - Photos and videos every alternate day for 7 days starting from the date of loss.
 - Any additional information as requested by Kshema.

8. Basis of claim settlement:

Claim will be processed based on the satellite image, photos and video clips submitted by You, and the loss formula depending upon the stage of the crop & the proportion of farm area affected.

9. Grievance Redressal:

We are committed to resolving all your concerns promptly and fairly.

Step 1: Contact Us

Email: customer.support@kshema.co

Phone: 1800 572 3013 (toll-free)

Address: Kshema General Insurance Ltd., #413, 4th Floor, My Home Tycoon, Begumpet, Hyderabad – 500016

App: Kshema Application

Step 2: Escalate, if Needed

- **Email:** grievance.cell@kshema.co

or gro@kshema.co

- **Phone:** 1800 570 2998 (toll-free)

- **Website:** Grievance Redressal Section

Step 3: External Authorities

- **Insurance Ombudsman:** www.cioins.co.in

- **IRDAI Bima Bharosa Portal:** bimabharosa.irdai.gov.in

- **IRDAI Grievance Call Centre:** 1800 4254 732 / 155255