

Customer Information sheet and other sales literature

1. Coverage:

On occurrence of the following perils, resulting in damage to the crop You will be entitled for a claim under this policy;

- a. Natural fire due to lightening
- b. Aircraft damage
- c. Landslide
- d. Hailstorm
- e. Cyclone
- f. Flood
- g. Inundation
- h. Earthquake
- i. Animal Attack by Monkey/Wild boar/Elephant/Rabbit

2. General Exclusions

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, nationalisation, civil commotion, loot, pillage in connection therewith;
- b. Nuclear Risk: Any loss to the insured crop arising from ionising 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 during the Period of Insurance;

- k. Post harvest losses for crops which are required to be dried in cut and spread / small, bundled condition depending on the requirement of the crops in that area kept in the field;
- l. Animal attack caused by any animal other than the animal specified in the clause 3 i.e. Coverage.
- m. Coverage of Hydrophilic crops against inundation
- n. By any other peril, which is not explicitly covered in the Policy Schedule

3. 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 Clause 3, that resulted in loss or damage to the Crop, You are required to take following actions:

- a) Immediately intimate the loss through iAGRI Application or by email to customer.support@kshema.co along with your Policy details not later than 24 hours of occurrence of peril;
- b) Take all steps to minimize the loss, as if no insurance has been taken;
- c) Take photographs of the loss/ damage crop through iAGRI Application;
- d) Take video of the entire affected field as per the instruction in the video guide of iAGRI Application;
- e) Give a complete description of the damage/loss with estimated loss having regard to their values as on the time and date and place of loss. Do not include profit of any kind in the estimated loss;
- f) In case surveyor has been appointed, cooperate and assist surveyors/ representative of the Company by providing all the necessary documents for assessment of loss and establishing liability. Do not hinder them to inspect the loss /damaged Crop;
- g) Inform particulars of all other insurances covering the same Crop at the time of loss;
- h) Safeguard the damaged crop till loss verification/assessment is made but take steps to reduce the loss;

4. Loss assessment:

- a) Claim detection and loss assessment will be done only through remote sensing satellite image using inhouse developed algorithm.
- b) Compensation shall be payable proportionally based on the extent of loss determined as above corresponding to the value of the Crop as determined in the indemnity table.
- c) In case, you are aggrieved with the assessment based on algorithm run on the image obtained from remote sensing, You may raise a request in iAGRI

- Application and You shall be informed of the surveyor charges. After remittance of the fees, surveyor shall be deputed for loss assessment.
- d) If the extent of damage to the Crop is more than 85% the claim shall be treated as total loss and claim shall be settled subject to Indemnity Percentage. The Policy shall stand cancelled upon payment of loss.
 - e) You shall safeguard the crop till 7 days after the event of loss and/or loss assessment is done, whichever is earlier.
 - f) In case of animal attack, survey to be done preferably by Graduate in Natural sciences, Wildlife Sciences, retired officials of forest department and other allied sciences. In all other cases survey if done, would be by Retired Government officials of Agriculture/ Horticulture/ Extension Department or any person with relevant qualification or any person authorized by US.
 - g) The amount of loss would be assessed based on the below indemnity 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%

In the event of claim falling under the stages 1 to 4, proportionate sum insured will be exhausted for the affected area and the Policy shall continue for the remaining period for unaffected area with the reduced sum insured. The Loss shall be arrived by using the formula:

Compensation = Sum Insured x corresponding Compensation percentage to the stage of the crop x extent of insured area affected

The extent of affected area shall be determined through satellite image/ pictures obtained through app / drone images/ physical inspection.

In case any dispute the farmer can write to the Grievance Cell of the Company or approach the concerned Ombudsman office at <https://www.cioins.co.in/Ombudsman>

For Further Information please call Toll-free Number: 1800 572 3013