

## Kshema Prakriti

### Customer Information Sheet / Know Your Policy

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

Sl No	Title	Description	Policy / Clause Number
		(Please refer to applicable Policy Clause Number in next column)	
1	Name of Insurance Product	Kshema Prakriti	
2	Unique Identification Number allotted by IRDAI	IRDAN162RPCR0005V01202425	
3	Type of Insurance Product	Indemnity – loss is assessment is based on actual damage and stage of the crop.	10
4	Sum Insured / Motor Insured Declared Value	<p><b>Sum Insured</b> refers to the maximum amount that an insurance company agrees to pay in the event of a covered loss or claim. It represents the total value of the property, asset, or risk being insured and serves as the basis for determining the coverage limits and premiums of an insurance policy. The sum insured should reflect the actual value of the insured property or risk to ensure adequate coverage in the event of a loss.</p>	4
		<p>Sum insured under this policy is predetermined based on the area of coverage. This sum insured is fixed for all seasonal crops. Sum insured is the maximum liability under the policy as mentioned in the policy schedule. This value is determined based on the cost of cultivation as pre decided by US</p>	
5	Segments for Coverage	This Product offers insurance coverage to Owner cultivators / tenant cultivators, who are cultivating seasonal crops with max of 180 days duration	
6	Policy Coverage (What the policy covers?)	<p>On occurrence of the following perils, resulting in damage to the crop, You will be entitled for a claim under this Policy;</p> <ul style="list-style-type: none"> <li>a) Natural fire due to lightning</li> <li>b) Landslide</li> <li>c) Hailstorm</li> <li>d) Cyclone</li> <li>e) Flood</li> <li>f) Inundation (Not applicable to Hydrophilic crops)</li> <li>g) Earthquake</li> <li>h) Animal Attack by Monkey / Wild Boar / Elephant / Rabbit only for a</li> </ul>	3

		maximum sum insured of 25% of the policy sum insured.	
7	Available Add on for the said Product	Nil	
8	Deductible / Excess / Co-Pay and Depreciation, under-insurance	Nil	7i
9	Exclusions (what the policy does not cover)	<p><u>The following losses will not be paid under this policy</u></p> <p>The Company shall not cover losses and damages occurred due to the following;</p> <ul style="list-style-type: none"> <li>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;</li> <li>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;</li> <li>c) Consequential Loss: Consequential loss of any kind or description.</li> <li>d) Malicious damage, arson and other preventable risks;</li> <li>e) Terrorism: Any loss to Crop on account of terrorist activities;</li> <li>f) Pollution or contamination of any kind;</li> <li>g) Political risk or Loss or damage caused by an order of any governments or any other authority;</li> <li>h) Volcanic eruption, costal or river erosion or other convulsions of nature;</li> <li>i) Theft, riot and strike;</li> <li>j) Non cultivation of Crop during the Period of Insurance;</li> <li>k) Post harvest losses for crops Produce event if lying in cut and spread in the field.</li> <li>l) Animal attack caused by any other animal specifically not covered under animal attack clause 3, i.e. coverage.</li> <li>m) Coverage of Hydrophilic crops against inundation</li> <li>n) By any other peril, which is not explicitly covered in the Policy Schedule</li> </ul>	

10	Admissibility of Claim	<p>Mention the claim calculation process giving an example for retail products                  Sum insured 20,000                  Event: Flood                  Duration of crop 180 days                  Area damaged: 60%                  Date of sowing: 01-07-2023                  Date of the Event: 06-08-2023                  Stage of crop : 2                  Compensation 25%                  Loss assessment percentage : 75%  <math>20000 \times 60\% \times 25\% \times 75\% = \text{Rs. } 2250/-</math></p>	6
11	Policy Servicing - Claim Intimation and Processing	<p>Toll free / IVRS number of the insurer : <u>Toll free No.1800 572 3013</u>                  Website / Email : <u>Visit <a href="http://www.kshema.co">www.kshema.co</a> OR <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a></u>                  Details of designated company officials to be contacted in time of claim :  <ul style="list-style-type: none"> <li>Customer can call our customer services Executive @1800 572 3013 or mail to <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> or directly walk-in to any of our offices and can get his/her claim registered with us</li> <li>Surveyor / In house Loss Assessor shall reach the place of survey within 24 hours of intimation of claim in case of Local Surveys and within 48 hours for Outstations.</li> <li>Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents</li> </ul>                 Turn Around Time (TAT) for claims settlement :                  15 Days after submission of all documents</p>	22
12	Grievance Redressal and Policyholders Protection	<p>The protection of policyholders' interests is a fundamental aspect of the insurance industry aimed at safeguarding the rights and ensuring fair treatment of individuals or entities holding insurance policies. Various regulatory frameworks, guidelines, and industry practices are in place to uphold the interests of policyholders in order to ensure transparency &amp; disclosures, fair treatment, compliance with regulations, privacy and data protection, prompt claims settlement, grievance redressal mechanisms etc</p> <p>Details of Grievance Redressal Officer of the insurer :                  Chief Grievance Officer at <a href="mailto:gro@kshema.co">gro@kshema.co</a>                  Bima Bharosa Portal : <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>                  Ombudsman : <a href="http://www.cioins.co.in/ombudsman.htm">http://www.cioins.co.in/ombudsman.htm</a></p>	22

<p>13</p>	<p>Obligations of prospective Policyholder / Customer</p>	<p>To disclose all material information at time of filling the proposal form:</p> <p>Insured is at obligation to disclose all material information in the Proposal form. In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void</p> <p>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</p> <p>Non-disclosure of material information may affect the claim settlement.</p> <p><b>Disclosure of other material information during the policy period:</b>                  Insured can contact our Customer Services over phone at the Toll free No.1800 572 3013 or write to us at <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> to intimate any change to the material information affecting the policy</p>	
		<p>a) <b>Incontestability and Duty of Disclosure:</b> The Policy shall be null, and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription, or non-disclosure of any Material change or particular in the proposal form and/or personal statement and/or declaration made through proposal form (WPF/DPF/VPF) and/or connected documents.</p> <p>b) <b>Reasonable Care:</b> You shall take all reasonable steps to safeguard the interests of the insured property (Crop) against loss or damage that may give rise to a claim.</p> <p>c) <b>Observance of terms and conditions:</b> The due observance and fulfilment of the terms, conditions, and endorsement of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to any liability of Us to make any payment under this Policy.</p> <p>d) <b>Change of sowing date:</b> No change in sowing date shall be allowed more than 2 times during the enrolment window. No further change is allowed after the cut-off date. Change of sowing date shall be only prospective to the initial date of sowing declared. No change in sowing date shall be made after claim is reported.</p>	

		<p>e) <b>Change of Crop:</b> No change in crop shall be allowed for more than once during the enrolment window. No further change is allowed after the cut-off date. The change shall be intimated before sowing of the proposed crop. No change in sowing date shall be made after claim is reported</p> <p>f) The Policy becomes void from inception, and no loss/damage shall be payable if the Crop as declared for insurance by the insured in the Proposal Form, and the actual Crop on the field are different.</p> <p>g) Any expenses whatsoever incurred by You in connection with or in respect of any loss, howsoever caused, even if such loss results in diminished agricultural output/ yield or increased operational costs shall not be payable.</p> <p>h) Any expenses whatsoever incurred by You for removal of any damaged crops, debris, or any substance from the farm, whether such damaged occurred due to covered perils or otherwise, shall not be payable.</p> <p>i) Excess: Nil</p> <p>j) Contribution clause: In the event the same crop in the same farm land is insured under more than one insurance and If loss arises on the said farm land and the loss is covered under both the insurance policies, We shall be liable to pay ratable proportion of the claim amount based on the coverage the insurance policy provides</p> <p>k) Non-adherence to the terms and conditions of this Policy shall render the Policy <i>voidable</i>.</p>	
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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note:

1. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the insurer.
2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
3. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.