

## PROSPECTUS

### Policy Coverage:

- a) Kshema General Insurance Limited provides an individual farm policy. All Farmers are eligible to insure their crop under this Policy. Premium will depend on the crop and extent of area insured. This policy covers natural fire due to lightening, Aircraft damage, Landslide, Hailstorm, Cyclone, Flood, Inundation, Earthquake, Animal Attack by Monkey/Wild boar/Elephant/Rabbit.

### Major exclusions (for detailed list please refer to the policy wording)

War Risk, Nuclear Risk, Consequential loss, Malicious Damage, Terrorism Pollution or Contamination, Political Risk, Theft or Riot, Non-Cultivation, Volcanic eruption, Animal Attack other than the specified animals. For detailed list, please refer our Policy Wordings.

### Sum Insured

As decided by Us based on the cost of cultivation for each crop with respect to the location of the farm.

### Premium

The premium payable on the policy would be dependent on the crop, duration and location.

### Policy Inception

Policy incepts from the date of sowing or receipt of premium whichever is later.

### Document Requirements for the policy purchase:

- Enrolment into iAgri App. Submission of proposal form, Capturing Farm polygon, submitting Pattadhar passbook and KYC.

### Indemnity Table

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 Indemnity Percentage.*

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

In case of any dispute the farmer can write to the Grievance Cell of the Company, the details of the same is available on our website or approach the concerned Ombudsman office <https://www.cioins.co.in/Ombudsman>.