

Comprehensive Crop Protection for Individual Farmers

1. Introduction

Kshema Samriddhi is a specialized insurance plan designed to safeguard farmers against financial losses arising from natural disasters, ensuring timely support for crop recovery and resilience.

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 on our website www.kshema.co or call our customer care at **1800 572 3013**.

2. Buying Journey

This insurance 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 for insurance during each crop season period popularly Known as Kharif and Rabi. For each state depending upon various factors enrollment window is decided and insurance will be sold during the same period. After cut off date, you cannot buy this insurance.

You are required to apply for insurance within 15 days of sowing your crop. You can also buy insurance for any later date within the enrollment window. Please check for the enrollment 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 harvest lifecycle duration of 180 days can be insured.

5. Coverage Highlights

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

- a. Named Cyclone
- b. Earthquake
- c. Flood
- d. Inundation (not applicable to Hydrophilic crops)
- e. Landslide
- f. Fire due to lightning

6. Major causes which are not covered under this policy

The following risks are some of the important causes/circumstances under which no loss or damage is payable under this insurance:

- 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)
- Inundation damage to hydrophilic crops
- Perils not explicitly mentioned in the policy schedule
- Supporting structures (e.g., staking, trellis)
- 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:

a. Notify 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.

b. Documents Required at the time of claim:

- Capture geo-tagged photos with date/time stamps using the Kshema App.
- Record video clips of the entire insured field and affected areas.
- Provide a detailed description of the damage, including estimated area and location.

c. Disclose Other Policies: Share details of any other insurance covering the same crop.

d. Preserve Evidence: Safeguard the damaged crop until Kshema completes its verification and assessment.

e. Submit Supporting Documents:

- Proof of insurable interest as on the date of loss.
- Photos and videos every alternate day for 7 days from the date of loss.
- Any additional information requested by Kshema.

8. Basis of claim settlement:

Claim will be processed based on the satellite image, photos and video submitted by you, and the loss formula depending upon the stage of the crop.

9. Grievance Redressal

We are committed to resolving 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