

**1. How can I apply for the insurance?**

You can apply through Kshema app from your registered mobile number.

**2. How do I download the Kshema app?**

If you are using an Android mobile phone, go to the Play Store, type "Kshema app", select and download to install. Register on the app.

**3. What are the perils covered under this Policy?**

Loss or Damage to crop insured caused by the perils listed below:

- Named Cyclone
- Earthquake
- Flood
- Inundation (not applicable to Hydrophilic crops)
- Landslide
- Fire due to lightning

**4. How is Sum Insured determined/fixed under this Policy?**

Sum Insured is equal to the cost of cultivation as determined by the SLTC of respective district or based on our internal estimation. The sum insured varies depending upon the crop, location and crop duration.

**5. How is premium charged under this Policy?**

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

The minimum premium under this policy is Rs.199/- (Rupees One Hundred and Ninety-Nine only) (Including GST).

**6. When does the risk/coverage start?**

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

**7. Which are the minimum documents required to purchase Kshema Samriddhi policy?**

Enrollment into Kshema Application, submission of proposal form, capturing Farm Polygon, submitting land record, Tenancy certificate if tenant farmer, KYC and any other document as required based on the proposal.

**8. Is there any Add on cover available for this Product?**

No, there is no add on available for this policy

**9. How to apply for a claim?**

If loss/damage occurs due to the operation of the insured peril, you must promptly inform us by calling our 24-hour Customer Care on **1800 572 3013** or you can email us on [customer.support@kshema.co](mailto:customer.support@kshema.co), supply all required information and documentation, and adhere to the claims process detailed in your policy documents.

**10. Is there any Loyalty Bonus or No Claim Discount in this Policy?**

No, there is no Loyalty Bonus and No Claim Discount applicable under this Policy.

**11. Where can I get a sowing certificate?**

The government officials from the agriculture department in your area will issue the sowing certificate.

**12. How is loss assessment done?**

Loss is assessed through remote sensing technology and satellite imagery, if required photographs are also considered for loss assessment.

**13. Is there any Excess available for this Product?**

No, there is no excess available for this product.

**14. When will the policy be considered as terminated under Kshema Samriddhi Policy?**

The policy will terminate in the following scenarios:

- Harvest of the Crop
- Destruction of crop due to an uninsured event
- Payment of full sum insured
- Loss or damage considered for entire insured area.

**15. Which document or proofs I have to submit for claim?**

Mention your policy details and upload proof of damage (photo/video) that clearly shows the affected area.

**16. Can I cancel my Policy?**

Yes, you can cancel your policy at any time by intimating to us in writing or through Kshema Application. The Policy will terminate when we receive Your notice.