

Kshema Sukriti
 UIN: IRDAN162RPCR0006V01202425

Kshema Sukriti

Prospectus

1. Coverage

Loss or Damage caused by the operation of any two of the following Perils selected by the farmer. The farmer can select one (1) peril from each of the categories.

Major Perils

- a) Cyclone
- b) Flood
- c) Hailstorm
- d) Inundation (Not applicable to Hydrophilic crops)

Minor Perils

- a) Animal Attack by Monkey / Wild Boar / Elephant / Rabbit only for a maximum Sum Insured of 25% of the policy Sum Insured
- b) Earthquake
- c) Landslide
- d) Natural fire due to lightning

Note: Additional Sum Insured can be opted only at the inception of the policy and not later. The Sum Insured can be increased till the maximum Sum Insured fixed for the crop being insured under this policy.

2. 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%

The Indemnity amount shall be arrived after applying the percentage of loss determine through satellite image / pictures obtained through app / drone images on the value of the crop corresponding the duration of the crop.

In case the extent of crop damage is determined to be more than 85%, the loss would be treated as total loss and total value of the crop corresponding to the stage is payable. The policy stands cancelled upon payment of loss.

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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 x Loss percentage

3. Animal Attack Clause

Coverage of Loss or Damage caused by raiding/grazing by Monkey, Wild Boar, Elephant, and Rabbits for a maximum of 25% of the policy sum insured. The incidence and loss must be substantiated by media reports/coverage in the local media or the reports of the Agriculture / Forest / Revenue department. We may also consider other reports of damage including reports of Panchayati Raj / Gram Sabha etc. Immediate intimation (within 24 hours) with Photographs of the damage taken from Kshema App. if any are to be submitted.

The loss assessment procedure as stated under above section shall be followed. The payable claim would be in proportion to the Sum Insured based on the stage of crop. Claims paid under this cover would be adjusted based on the area damaged and claims paid under other covers for the same insured field. Maximum claims would be subject to Sum Insured.

4. Position of policy after the claim

On occurrence of loss, proportional Sum Insured to the extent of area under loss stands reduced from the total Sum Insured of the area Insured

5. Sum Insured

As decided by Us based on the cost of cultivation for each crop with respect to the location of the farm. The sum insured under animal attack coverage is restricted for a maximum sum insured of 25% of the policy sum insured.

6. Premium

The premium payable on the policy would be dependent on the crop, duration and location. The minimum premium under this policy is Rs.499/- (Rupees Four Hundred and Ninety-Nine Only) (Including GST)

7. Policy Inception

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

8. Document Requirements for the policy purchase:

Enrolment into Kshema App, submission of proposal form, capturing farm polygon, submitting land record, tenancy certificate if tenant farmer and KYC.

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

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9. The following Losses will not be paid:

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 of the policy schedule i.e. Coverage;
- m) Coverage of Hydrophilic crops against inundation
- n) By any other peril, which is not explicitly covered in the Policy Schedule.

10. 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 of Policy Wordings, that resulted in loss or damage to the Crop, You are required to take following actions:

- a) Immediately intimate the loss through Kshema 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;

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- c) Take photographs of the loss/ damage crop through Kshema Application;
- d) Take video of the entire affected field as per the instruction in the video guide of Kshema 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;

11. Grievance Redressal Clause

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address your grievance as follows:

- i. For resolution of any query or grievance, You may contact the Policy issuing office or email Us at customer.support@kshema.co or through Kshema Application or write to Us at Grievance Redressal Officer, KSHEMA GENERAL INSURANCE LIMITED, Regd. Office #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016.
- ii. If You are not satisfied with the resolution provided, You may escalate to our Nodal Desk E-mail gro@kshema.co or can write to us at the sub section "Grievance Redressal" on our website www.kshema.co (Customer Support section).
- iii. In case Your complaint is not fully addressed by Us, you may use Bima Bharosa, the Grievance Redressal Portal of IRDAI for escalating the complaint to IRDAI. Through Bima Bharosa You can register Your complaint online and track its status. For registration, please visit website <https://bimabharosa.irdai.gov.in>
- iv. If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance at <https://www.cioins.co.in/Ombudsman>