

1. What is Kshema Kisan Sathi Insurance Policy?

It is a comprehensive insurance policy designed for bank customer who are the Cultivator, covering crop insurance and personal accident insurance.

2. What is the coverage. Do I have the option to choose the coverage?

There are two parts under Kshema Kisan Sathi Insurance Policy

Part I: Crop Insurance

Part II: Personal Accident Insurance

Yes, when any customer is opting for crop insurance, the coverage against Personal accident is mandatory.

You must be insured under both the coverages.

3. What is the Policy period?

The policy period shall start from the day the premium is paid or sowing date of the crop whichever is later till the date calculated as per the duration of the crop from the crop sowing date.

4. Is the same policy period applicable to crop insurance and personal accident insurance?

Yes, since both the coverages are part of the same policy, the personal accident insurance also starts and ends as mentioned in the policy period.

5. What will be the status of the policy in case of death of the insured?

The policy coverage for the crop continues till the expiry of the policy period or harvest of the crop whichever is earlier.

6. What will be the status of the policy with respect to personal accident coverage if the crop is harvested before the policy ends?

The PA coverage will continue till the policy expiry date.

7. Does the contribution clause apply to crop insurance under this policy?

Yes, the contribution clause shall apply. If the same crop on the same farmland is insured under more than one policy, and a loss occurs that is covered by both policies, we shall be liable to pay a ratable

proportion of the claim amount based on the respective coverage under each policy.

8. Does the contribution clause apply to personal accident insurance under this policy?

No, the contribution clause shall not apply.

9. How is the Sum-Insured determined for crop insurance under this policy?

The sum insured is determined to the extent of crop loan amount sanctioned by the bank.

10. What is the Sum-Insured for personal accident insurance under this policy?

The loan amount sanctioned by bank towards crop insurance is the sum insured under Personal accident insurance.

11. Can I opt for higher sum insured under personal accident insurance?

No, the sum insured is restricted up to the crop loan amount.

12. What is the Excess Amount under this policy?

Under Part I: Crop (₹500 per claim).

Under Part II: Nil

13. What is the waiting period under this policy?

Under Part I: For crop insurance, the first 7 days from the policy start date.

Under Part II: Nil

14. Are post-harvest losses covered under Part I of the policy?

No, Post harvest losses are not covered under Part I of the policy as it is an exclusion.

15. What is the eligible age for personal accident cover under this policy?

Farmers between 18 to 70 years of age are eligible for PA cover.

16. What perils are covered under part I of the policy?

Cyclone, earthquake, fire due to lightning, flood, hailstorm, inundation (except hydrophilic crops), landslide, tsunami, and animal attacks (only for a maximum sum insured of 25% of the policy sum insured) (elephant and wild boar).

17. What does personal accident insurance cover?

Accidental death resulting from a sudden, violent, and external event.

18. What are the documents required for claim under crop insurance?

Photos / video of the loss or damage through Kshema app on every alternative day till the loss or damage ends.

19. What are all the documents required for claim under personal accident insurance?

- Duly completed claim form.
- Your Photo Identity Proof
- Death Certificate
- Viscera test in case of Snake bite / poison.
- Postmortem Report (if conducted).
- Identity proof of Nominee or Original Succession Certificate/Original Legal Heir.
- Copy of FIR/ Chargesheet and Final Report/ Panchnama /Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station.
- Copy of Medico Legal Certificate (wherever it is required as per the circumstance of the Accident) duly attested by the concerned Hospital.
- Any other relevant document required by us for assessment of the claim.

20. Can I cancel my policy?

Yes, you can cancel the policy at any time during the term, by informing us in writing.

21. Can insurance company cancel my policy?

Yes, we can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.

22. How much of my premium will be returned in case of cancellation?

- Refund in proportion to the unexpired policy period.
- "In case of claim, no refund is allowed."

23. Can I change the sowing date after policy issuance?

Yes, only one-time change of sowing date is allowed.

24. Can I change the crop after policy issuance?

No, Crop change is not permitted.

25. What is the 72-Hour Clause?

Any loss of or damage to crop arising from one or more of the insured perils during the period of 72 consecutive hours starting from the inception of loss occurring event shall be deemed as a single event and therefore subject to one excess and one claim.

26. How is the compensation calculated?

Compensation = Sum Insured x corresponding Compensation percentage to the stage of the crop x extent of insured area affected x Loss Percentage x Indemnity Percentage -Excess/Deductible.

27. How is the loss assessment done?

Claim detection and loss assessment will be done through remote sensing satellite image/photos/video submitted through Kshema Application using inhouse developed algorithm.

28. How do I make the claim?

Intimate the loss along with your Policy details not later than 24 hours of occurrence of incident through Kshema Application or You can call our call-centre team T: +91 40 2340 9918 or Email customer.support@kshema.co or visit the registered office.

29. Can the policy be renewed?

Since, the crop duration expires, you can take another fresh policy for the new season.

30. Is my policy hypothecated to the bank?

Yes, your policy is hypothecated to the bank in case you have obtained the loan from the bank.

31. Will I be paid the claim amount directly?

No, in the case of farmer who has obtained a loan, the claim amount will be credited to your loan account and any amount over and above the loan will be paid to you.

32. In case of my death who will receive the claims amount?

The claim amount after adjusting against the loan will be paid to your nominee.