

1. Introduction

Kshema Kisan Sathi Insurance Policy is a Combo Product covering Crop Insurance of the insured as well as their Personal Accident Coverage.

2. This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the Kshema Website www.kshema.co. You must read the policy document to know the insurance cover fully. You can get a copy of the Kshema Kisan Sathi Insurance Policy from Our branch or from Our website: www.kshema.co. For any legal interpretation, policy document will hold.

3. How many parts are there under this Insurance Policy?

Part I: Crop Insurance
Part II: Personal Accident Insurance

4. Perils Covered

Part I: On occurrence of the peril listed below, resulting in damage to the crop, you will be entitled for an insurance claim under this Policy.

- a. Cyclone
- b. Earthquake
- c. Fire due to lightning
- d. Flood
- e. Hailstorm
- f. Inundation (Not applicable to Hydrophilic crops)
- g. Landslide
- h. Tsunami
- i. Animal Attack as listed below (only for a maximum amount of 25% of the policy sum insured)
 - a. Elephant
 - b. Wild Boar

Part II:

- a. Accidental Death: Cover insured death occurs within 12 months from the date of the Accident when such death is directly attributable to the accident.

5. Exclusions in Part I (Crop Insurance)

We shall not cover losses and/or damages occurred due to the following

- a. War Risk
- b. Nuclear Risk
- c. Consequential Loss
- d. Malicious damage, arson and other preventable risks
- e. Terrorism
- f. Pollution or contamination of any kind.
- g. Political risk or Loss or damage caused by an order of any governments or any other civic authority.
- h. Volcanic eruption, coastal or river erosion or other convulsions of nature.
- i. Theft, riot and strike.
- j. Cultivation of the crop not mentioned in the policy schedule during the Period of Insurance.
- k. Post-harvest losses for crop produce even if lying in cut and spread in the field.
- l. Damage / loss caused by any animal other than specifically covered.
- m. Claim excess/ Deductible amount as specified under the policy schedule.
- n. Coverage of Hydrophilic crops against inundation.
- o. Due to any other peril, which is not explicitly covered in the Policy Schedule.
- p. Cost of Supporting Structures like staking, trellis etc.
- q. Waiting period: Within first 7 days after inception of the policy.
- r. Intercropping and Mixed Cropping cultivation.

6. Exclusion in Part II (Personal Accident)

- i. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies etc.
- ii. Any claim for death
 - a. from intentional self-injury.
 - b. whilst under the influence of intoxicating liquor or drugs.
 - c. whilst engaging in adventure sports.
 - d. Arising or resulting from you committing any breach of law with criminal intent.
- (iii) Any claim for death due to participation as a professional in hazardous or adventure sports.
- (iv) Any claim for death resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:

- A. Ionizing radiation or contamination by radioactivity from any nuclear fuel.
- B. Nuclear weapons material
- C. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- D. Nuclear, chemical and biological terrorism
- (v) Any death arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.
- (vi) We will not be liable to make any payments under this policy in respect of any expenses incurred by you in connection with or in respect of.

6. Cancellation Process

- i. You can cancel the policy at any time during the Policy Period.
- ii. We can cancel the policy only on the grounds of established fraud.
- iii. "In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances."
- iv. We will
 - a. Refund proportionate premium for unexpired policy period, if the term of the policy is up to one year and there is/are no claim(s) made during the policy period.
 - b. Refund premium for the unexpired policy period, in respect of policy with the term more than one year and where the risk coverage period for such policy years has not commenced.

7. How is Sum Insured determined fixed under Part I of the Policy

The maximum claim amount is based on the loan amount shown in the Policy Schedule. For animal attack coverage, the claim is limited to 25% of that amount.

8. Waiting Period

7 days waiting period will be applicable.

9. Age limit for Personal Accident Coverage

18 years to 70 years

10. Policy Term

1 year

11. Policy Termination

The policy will terminate in the following scenario

- Harvesting of the crop.
- Destruction of crop due to an uninsured peril.
- Payment of full sum insured in case of a Total loss.
- Death of the insured.

12. How is premium charged under this Policy?

The premium payable on the policy would be dependent on the loan sanction amount, crop, duration and location. The amount specified in the Policy Schedule towards purchase of insurance coverage under this policy.

13. Documents required to purchase this Policy

- Loan Documents from Bank/Hypothecation Documents
- Submission of proposal form.
- Submitting land record
- Tenancy certificate if tenant Farmer
- KYC and any other document as required based on the proposal.

14. How to lodge an insurance claim?

- a. Immediately intimate the loss through Kshema Application or by email to customer.support@kshema.co or Toll-Free number 18005723013 along with your Policy details not later than 24 hours of occurrence of incident leading to loss.
- b. Take all steps to minimize the loss, as if no insurance has been taken.
- 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. Inform particulars of all other insurances, if any, covering the same Crop at the time of loss.
- g. Safeguard the damaged crop/produce till loss verification /assessment is completed made and take all steps to reduce the loss.
- h. Provide all documents/information as required by Kshema claims team.
- i. In case of claims from flood/inundation/cyclone, photos and video shall be submitted every alternative date till the time there is no further possibility of damage.

15. Claim Documents

- i. Duly completed claim form duly filled and signed by claimant.
- ii. Photo Identity Proof of insured and claimant.
- iii. Copy of FIR, Chargesheet and Final Report/Panchnama /Police Inquest Report.
- iv. Copy of Medico-Legal Certificate duly attested by the concerned Hospital.
- v. Any other relevant document required by us for assessment of the claim.
- vi. Death certificate.
- vii. Viscera test in case of Snake bite/poisoning.
- viii. Postmortem Report (if conducted).
- ix. Identity proof of Nominee or Original Succession Certificate/Original Legal Heir.
- x. Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased policy holder.

16. How is loss Assessment made?

a. Table I

Stagewise Sum Insured Table: One Time Harvesting Crops

Stages	Percentage of Time Duration of the Crop from the date of sowing	Compensation percentage (Proportionate of Sum Insured)
1.	up to 5%	10%
2.	Above 5% up to 10%	15%
3.	Above 10% up to 30%	20%
4.	Above 30% up to 40%	45%
5.	Above 40% up to 50%	60%
6.	Above 50% up to 65%	70%
7.	Above 65% up to 75%	80%
8.	Above 75% up to 85%	85%
9.	Above 85% up to 100%	100%

b. Table II

Stagewise Sum Insured Table: Multi-Picking Crops

Stages	Percentage of Time Duration of the Crop from the date of sowing	Compensation percentage (Proportionate of Sum Insured)
1.	up to 5%	10%
2.	Above 5% up to 10%	15%
3.	Above 10% up to 30%	20%
4.	Above 30% up to 40%	45%
5.	Above 40% up to 45%	60%
6.	Above 45% up to 50%	70%
7.	Above 50% up to 60%	80%
8.	Above 60% up to 75%	85%
9.	Above 75% up to 80%	100%
10	Above 80% up to 90%	80%
11	Above 90% up to 95%	50%
12	Above 95% up to 100%	20%

Note: If the crop stage at the time of loss falls within the first 7 days of policy inception, no insurance claim shall become payable.

In the event of claim falling at any stage proportionate sum insured will be exhausted for the affected area and the Policy shall continue for the remaining period for unaffected area with the proportionately 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 x Indemnity Percentage - Excess/Deductible.

17. Grievances

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Our Grievance Redressal Officer.

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

Contact us – 1800 572 3013

Email us - <https://kshema.co/grievance-redressal> and gro@kshema.co

Company Website – www.kshema.co

In case Your complaint is not fully addressed by Us, you may use the Bima Bharosa, a Grievance Redressal Portal of IRDAI (Bima Bharosa) for escalating the complaint to IRDAI.

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>.

Details of the Ombudsman will be there in the Policy Wordings.