

This document provides only key information about your policy.  
Please refer to the policy document for detail terms and conditions.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Section Number
1)	<b>Name of Insurance Product</b>	Kshema Sukriti	I
2)	<b>Unique Identification No. allotted by IRDAI</b>	IRDAN162RPCR0021V01202526	
3)	<b>Structure/Type of Insurance Product</b>	Indemnity: The Indemnity amount shall be arrived after applying the percentage of loss determine through satellite image / pictures obtained through app / on the value of the crop corresponding the duration of the crop.	VIII
4)	<b>Sum Insured</b>	The amount shown in the Policy Schedule is the maximum we will pay for any single claim or for all claims during the Period of Insurance. For animal attack coverage, the payout is limited to 25% of the total Sum Insured and is included within the overall Policy Sum Insured.	II
5)	<b>Interests insured/ Segments for coverage</b>	For Farmers/ Cultivators - cultivation seasonal crops less than 180 days	
6)	<b>Policy Coverage (What the policy covers?)</b>	<p>Loss or Damage to crop insured caused by the selected perils by You one from the major perils and one from the minor perils from the list below:</p> <p><b>Major Perils</b></p> <ul style="list-style-type: none"> <li>a) Flood</li> <li>b) Inundation (Not applicable to Hydrophilic crops)</li> <li>c) Named Cyclone</li> <li>d) Storm</li> </ul> <p><b>Minor Perils</b></p> <ul style="list-style-type: none"> <li>a) Animal Attack by <ul style="list-style-type: none"> <li>1. Elephant</li> <li>2. Wild Boar</li> </ul> </li> <li>b) Earthquake including Tsunami</li> <li>c) Fire due to lightning</li> <li>d) Landslide</li> </ul>	III(b)

7)	<b>Available Add on covers for the said Product</b>	Under the Animal Attack Coverage, Nilgai animal is available as an add on for Madhya Pradesh State only.  The add on cover is as under UIN Number: IRDAN162RPCR0006V02202425/A0001V01202425	Add On Wordings
8)	<b>Deductible / Excess / Co-Pay and Depreciation, underinsurance</b>	Rs.500/- or 5% of claim assessed amount whichever is higher for each, and every claim made under this policy.	VI
9)	<b>Exclusions (what the policy does not cover)</b>	<p>The Company shall not cover losses and damages occurred due to the following.</p> <ul style="list-style-type: none"> <li>a) War Risk: Loss because of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion, loot, pillage in connection therewith.</li> <li>b) Nuclear Risk: Any loss to the insured crop arising from ionizing 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.</li> <li>c) Consequential Loss: Consequential loss of any kind or description.</li> <li>d) Malicious damage, arson and other preventable risks.</li> <li>e) Terrorism: Any loss to Crop on account of terrorist activities.</li> <li>f) Pollution or contamination of any kind.</li> <li>g) Political risk or Loss or damage caused by an order of any governments or any other civic authority;</li> <li>h) Volcanic eruption, costal or river erosion or other convulsions of nature.</li> <li>i) Theft, riot and strike.</li> <li>j) Post harvest losses for crop produce even if lying in cut and spread out in the insured farm.</li> <li>k) Damage / loss caused by any animal other than that is mentioned under section 3, i.e. coverage.</li> <li>l) Coverage of Hydrophilic crops against inundation.</li> <li>m) By any other peril, which is not explicitly covered in the Policy Schedule.</li> <li>n) Cost of supporting structures like staking, trellis etc.</li> <li>o) Intercropping and mixed cropping cultivation.</li> <li>p) Mismatch between the Polygon / latitude and longitude of the insured farm and that of the damaged farm.</li> <li>q) Claim Excess.</li> <li>r) Any expenses whatsoever incurred by You in connection with or in respect of any loss, howsoever caused, even if such loss results in diminished agricultural output / yield or increased operational costs shall not become payable.</li> <li>s) Any expenses whatsoever incurred by You for removal of any damaged crops, debris, or any substance/s from the farm, whether such damage occurred due to covered perils or otherwise, shall not become payable.</li> <li>t) Loss or Damage of crops where the location of the loss or damage does not intersect with the polygon identified at the time of proposal</li> <li>u) Loss of Yield.</li> <li>v) Crops being cultivated in nursery.</li> <li>w) Loss occurred during the waiting period</li> <li>x) Any fraudulent or exaggerated claims.</li> </ul>	IV

<p>10)</p>	<p><b>Special Conditions and warranties (if any)</b></p>	<p>Any special provisions subject to which this Policy has been entered into and endorsed in the Policy shall be deemed to be part of this Policy and shall have effect accordingly.</p> <p>On occurrence of loss, proportional Sum Insured to the extent of area under loss stands reduced from the total Sum Insured for the area Insured.</p> <p><b>I. Waiting Period:</b></p> <p>a. This policy has a waiting period of lower of 15% days of the crop duration as declared by You in the proposal or first 21 days from date of inception or from changed sowing date / Crop.</p> <p>b. In case loss or damage occurs during the waiting period the sum insured of the damaged area will be deemed to have been exhausted from the total area damaged for the remaining policy period.</p>	<p>VI</p>
<p>11)</p>	<p><b>Admissibility of Claim</b></p>	<p>Procedure of Applying Claim:</p> <p>a) Immediately intimate the loss through Kshema Application or by email to <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> or Toll-Free number 18005723013 or through our website <a href="https://kshema.co/">https://kshema.co/</a> along with your Policy details not later than 24 hours of occurrence of peril.</p> <p>b) Take all steps to minimize the loss, as if no insurance has been taken.</p> <p>c) Take geo-tagged photographs of the damaged crop, with date and time stamps, using the Kshema Application.</p> <p>d) Take video clips of the entire insured field and the affected portion of the field, using the Kshema Application.</p> <p>e) Give a complete description of the damage / loss with estimated area affected as on the time and date and place of loss.</p> <p>f) Inform particulars of any other insurance policies covering the same insured Crop at the time of loss.</p> <p>g) Safeguard the damaged crop till the loss verification/assessment process by Kshema is completed and simultaneously take steps to reduce the crop loss.</p> <p>h) Provide all supporting documents / information to establish the cause, loss and damage of the crop and provide any other information as required by the Company.</p> <p>i) In case of any insurance claim, dated photos and video clips shall be submitted every alternative day starting from the date of loss for a period of seven days.</p> <p>j) Document establishing the proof of insurable interest as on the date of loss.</p> <p>Loss Assessment And Computation:</p> <p>a) Claim detection and loss assessment will be done only through remote sensing satellite image / Pictures and / or Video clips submitted through Kshema Application using in-house developed algorithm; and</p> <p>b) The perils mentioned under the coverage shall be recognized only when declared or confirmed by the relevant Government / Meteorological / Geological / Disaster Management authorities, or evidenced to the satisfaction of the insurer; or</p> <p>c) Any other credible local records or evidence.</p> <p>d) Loss compensation shall be calculated based on the formula below.</p> <p>Loss = (Sum insured x corresponding compensation percentage based on stage of the crop x extent of insured area affected x Loss percentage x Indemnity percentage) – claim excess</p> <p><b>Compensation percentage based on stage of the crop:</b></p>	<p>V, VIII, IX</p>

		<p>Compensation percentage shall be the percentage of the stage of crop at the time of loss event to the total duration of crop.</p> <p><b>Note:</b> If the crop stage at the time of loss falls within waiting period, no insurance claim shall become payable.</p>	
12)	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>Toll free/IVRS number of the insurer: Toll free No.1800 572 3013</p> <p>Website/Email: Visit <a href="http://www.kshema.co">www.kshema.co</a> OR <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a></p> <p>In the unfortunate event of occurrence of any peril/'s covered under this Policy, that resulted in loss or damage to the Crop, You are required to take following actions:</p> <ol style="list-style-type: none"> <li>Immediately intimate the loss through Kshema Application or by email to <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> or Toll-Free number 18005723013 or through our website <a href="https://kshema.co/">https://kshema.co/</a> along with your Policy details not later than 24 hours of occurrence of peril.</li> <li>Take all steps to minimize the loss, as if no insurance has been taken.</li> <li>Take geo-tagged photographs of the damaged crop, with date and time stamps, using the Kshema Application.</li> <li>Take video clips of the entire insured field and the affected portion of the field, using the Kshema Application.</li> <li>Give a complete description of the damage / loss with estimated area affected as on the time and date and place of loss.</li> <li>Inform particulars of any other insurance policies covering the same insured Crop at the time of loss.</li> <li>Safeguard the damaged crop till the loss verification/assessment process by Kshema is completed and simultaneously take steps to reduce the crop loss.</li> <li>Provide all supporting documents / information to establish the cause, loss and damage of the crop and provide any other information as required by the Company.</li> <li>In case of any insurance claim, dated photos and video clips shall be submitted every alternative day starting from the date of loss for a period of seven days.</li> <li>Document establishing the proof of insurable interest as on the date of loss.</li> </ol>	V
13)	<b>Grievance Redressal and Policyholder s Protection</b>	<p>The protection of policyholders' interests is a fundamental aspect of the insurance industry aimed at safeguarding the rights and ensuring fair treatment of individuals or entities holding insurance policies. Various regulatory frameworks, guidelines, and industry practices are in place to uphold the interests of policyholders in order to ensure Transparency &amp; disclosures, Fair treatment, Compliance with regulations, Privacy and data protection, Prompt claims settlement, Grievance Redressal Mechanisms etc</p> <p>Details of Grievance Redressal Officer of the insurer: Chief Grievance Officer at <a href="mailto:gro@kshema.co">gro@kshema.co</a></p> <p>Bima Bharosa Portal: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>Ombudsman: <a href="http://www.cioins.co.in/ombudsman.htm">http://www.cioins.co.in/ombudsman.htm</a></p> <p>Toll free No.1800 572 3013 or email us at <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a></p>	XIV

14)	<b>Obligations of prospective Policyholder / Customer</b>	<p>To disclose all material information at time of filling the proposal form:</p> <p>You are at obligation to disclose all material information in the Proposal form. In the event of fraud by you, the Policy shall be void.</p> <p>You can cancel this Policy at any time by giving Us notice in writing or through Kshema Application. The Policy will terminate when we receive Your notice.</p> <p>We will not cancel the Policy during the policy period except on the grounds of fraud. In both the cases, proportionate Premium for the unexpired period shall be refunded.</p> <p>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.</p> <ol style="list-style-type: none"> <li>1. <b>Incontestability and Duty of Disclosure:</b> This Policy shall become null, and void and no benefit thereunder shall be payable in the event of any untrue or incorrect statements, mis-representation, mis-description, or non-disclosure of any Material change or particular in the proposal form and/or personal statement and/or declaration made through proposal form (DPF) and/or connected documents.</li> <li>2. <b>Crop Mismatch:</b> The Policy becomes void from inception, and no loss/damage shall be payable if the Crop as declared for insurance by You at the time of insurance and the actual Crop on the insured field are different. The premium paid shall be forfeited in full and policy is null and void.</li> <li>3. <b>Crop Package of Practices:</b> Insured shall follow all package of practices relevant to the crop and shall undertake all activities on time like irrigation, weeding, plant protection etc., any failure to undertake the prescribed package of practices the corresponding input cost shall be deducted from the claim amount.</li> <li>4. <b>Excess Amount:</b> You must bear Rs.500/- or 5% of claim assessed amount whichever is higher for each, and every claim made under this policy.</li> <li>5. <b>Named Peril Policy:</b> This Policy provides coverage only for those perils that are specifically listed or expressly stated as covered in the Policy Schedule. Any loss or damage arising from perils not named or specified in this policy is not covered. The list of exclusions provided in this policy is illustrative only and does not extend coverage to any perils not expressly named as covered.</li> <li>6. <b>Contribution Clause:</b> In the event the same crop in the same farmland is insured under more than one insurance policies and if the loss arises on the said farmland and the loss is covered under multiple insurance policies, we shall be liable to pay only a ratable proportion of the claim amount based on the coverage the other insurance policies provide.</li> <li>7. <b>Sowing date:</b> If the sowing date is found to be more than 15 days earlier to that of the quotation date, the policy shall be treated as null, and void and no claim shall become payable.</li> <li>8. <b>Change of Crop:</b> One time change in crop shall be permitted from the crop that is declared at the time of insurance proposal subject to the change being intimated within 5 days of sowing.</li> <li>9. <b>Change of sowing date:</b> One time change of sowing date is permitted which is not earlier to premium payment date subject to being informed in writing within 5 days of sowing.</li> <li>10. <b>7 days clause:</b> Any loss or damage to insured crop arising from the named perils in the same affected Polygon during the period of 7</li> </ol>	XII ,VI
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consecutive days starting from the inception of loss occurring event shall be deemed as a single event and therefore subject to one claim excess and one claim.

11. **Mandatory Documents:** At the time of insurance claim, the mandatory crop loss / damaged photos along with latitude & longitude coordinates shall be submitted at a strict interval of 2 days starting from the date of event occurrence till the complete subsidence of the loss / damage.
12. **Reasonable Care:** You shall take all reasonable steps to safeguard the interests of the Crop insured against loss or damage that may give rise to a claim.
13. **Observance of terms and conditions:** The due observance and fulfilment of the terms, conditions, and endorsement of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to any liability on Us to make any loss compensation payment under this Policy.
14. Non-adherence to the terms and conditions of this Policy shall render this Policy *voidable*.
15. Any special provisions subject to which this Policy has been entered into and endorsed in the Policy shall be deemed to be part of this Policy and shall have effect accordingly.
16. **Waiting Period:**
  - a. This policy has a waiting period of lower of 15% days of the crop duration as declared by You in the proposal or first 21 days from date of inception or from changed sowing date / Crop.
  - b. In case loss or damage occurs during the waiting period the sum insured of the damaged area will be deemed to have been exhausted from the total area damaged for the remaining policy period.
17. **Crop Management Clause:** In the event of improper crop management practices such as failure to conduct timely and adequate weeding, irrigation, pest or diseases or nutritional deficiency or excessive mineral / nutrient control or other essential agronomic practices, resulting in loss or damage or improper growth to the crop, the claim amount may be reduced upto a maximum of 25% of the total eligible claim, depending on the severity and impact of the negligence.

**No Claim Discount (NCD):**

- a. Company will allow a discount in slabs of 2.5% of the premium when there is no claim made on Your previous policy.
- b. Insured will be eligible for the No Claim Discount even if Insured skips purchasing insurance for the farm polygon insured previously for one season. However, if the farm polygon is not insured for two consecutive seasons the NCD earned will be lost.
- c. The NCD shall be applicable per policy.
- d. If the farmer enhances the area insured the NCD shall apply the extent of the area insured in previous cropping season in which farmer earned the Discount.
- e. The discount would apply only if the same farm polygon insured were being insured by the same farmer.
- f. Maximum Discount shall not exceed 15% of Net premium.
- g. In case, a claim is intimated on the policy, the NCD earned becomes zero.

**18. Loyalty Bonus:**

- a. Company extend premium discount to repeat customers as a Loyalty Bonus, provided that the farmer insures the same extent or more land in the previous season.
- b. A flat 5% of net premium shall be discounted in the current insurance.
- c. The farmer will be eligible for the discount even if farmer doesn't insure his farm in the next cropping season but not for exceeding two consecutive cropping seasons.
- d. In case the farmer reduces the extent of farm insured the discount shall be proportionately reduced.

**Declaration by the Policyholder**

I have read the above and confirm having noted the details.

Place:

Date:

**(Signature of the Policyholder)**

**Note:**

- 1. You may go through the policy related documents including CIS on our website at <https://kshema.co/>
- 2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.